FBCI Form-Based Codes Institute

PES Partners for Economic Solutions

Housing Needs Assessment
Socioeconomic and Housing Market Analysis

Prepared for:

City of Charlottesville, Virginia
Neighborhood Development Services

April 4, 2018

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table of Contents

Executive Summary ii

I. Introduction 1

II. Socioeconomic and Demographic Analysis 3

- Population and Household Trends 3
- Population and Household Characteristics 5
- Households with Housing Problems 14
- Geographic Patterns 18

III. Housing Market Analysis 34

- Housing Supply 34
- Rental Housing Market 36
- Ownership Housing 46

IV. Housing Affordability Gap 49

- Rental Housing 49
- Homelessness 53
- Ownership Housing 56
- Housing Gap Conclusions 57

V. Impediments to Fair and Affordable Housing 61

- Market Supply/Demand Imbalance 61
- Development Costs 62
- Limited Financial Resources 62
- Land Use Regulations and Community Resistance 63
- Discrimination 64
- Household Earning Capacity 65

Appendix Tables

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Executive Summary

Charlottesville's housing market is very tight with demand significantly exceeding supply. Rents and housing prices are too high for many of the city's households to afford. For households earning less than 60 percent of the Area Median Income (AMI), the market shortcomings are forcing them to spend too much of their income for housing, live in overcrowded or substandard housing conditions, move outside the city to find less expensive housing, or face homelessness.

- The U.S. Department of Housing and Urban Development (HUD) defines affordability as the household spending no more than 30 percent of their income for gross housing costs. Twenty-eight percent of Charlottesville renter households making less than 50 percent of AMI are exceeding that standard. Fully 23 percent are spending **more than half** their household income for housing.

- For a family of three at 30 percent of AMI (roughly $20,700), affordable rent would be $520 per month, including utilities. At 50 percent of AMI (roughly $34,500), the family could afford $860 per month.

- Among the 13 large apartment complexes in or just outside the city, monthly rents average $1,384. To afford that rent, a single person working a minimum-wage job would need to work 147 hours per week. Review of listings on Zillow and Craig's List revealed only nine units citywide affordable to families at 50 percent of AMI.

- Average rents in the competitive apartment buildings have climbed 18.1 percent since 2012, 9.4 percent in 2017 alone.

- Three-person households at 50 and 80 percent of AMI can qualify to buy homes priced up to $140,000 and $251,000, respectively, with a five-percent downpayment and assuming that they do not have other major debts.

- In 2017, the median sale price of a single-family detached house in Charlottesville was $310,000 and $246,700 for a townhouse. Only 45 single-family detached houses, 8 townhouses and 17 condominiums of any size sold for less than $150,000 in 2017 with no assurance that those units were habitable in as-is condition.

- The median sales price of single-family detached units in 2017 was 17.7 percent higher than that in 2013 – an average annual increase of 3.3 percent.

- The 2017 point-in-time survey of the homeless counted 115 individuals in emergency shelter, 21 in transitional housing, 102 in permanent housing and 23 without shelter in the city. The number of homeless individuals living in shelters has declined with new strategies focused on providing housing first and the construction of 30 new units of permanent housing with supportive services.

- Low-income African American and Hispanic households bear a disproportionate share of the burden of the lack of affordable housing. Census Tracts with a majority of non-white residents have significantly higher shares of households with cost burdens than do majority-white tracts.

- The existing inventory of assisted housing affordable to low-income households includes 376 units of public housing and 720 units of housing financed with Low-Income Housing Tax Credits. Of those, 439 need to be replaced in the near future due to age, obsolescence and the growing costs to maintain them in good condition.

- The waiting lists for public housing and Housing Choice Vouchers have been closed for several years. They now number 1,651 unduplicated households. This represents an eight-year wait for a voucher or seven years for a public housing unit. Sixty-eight to 70 percent of these households currently live or work in the city. More than half of those on the waiting lists are single people.

Summarized in the following table, the city's affordable housing needs are defined to equal the number of cost-burdened renter households spending more than 30 percent of their income for housing, but most urgently, those with severe cost burdens spending more than 50 percent of their income for housing; replacement of existing assisted housing units in poor condition; and housing needed to accommodate homeless individuals and families. In 2017, these total 3,318 units. By 2040, the total is projected to increase to 4,020 units.

Affordable Rental Housing Needs, City of Charlottesville, 2017-2040					
Household Income Level	Units for Severely Cost Burdened Households	Units for Other Cost Burdened Households	Replacement Units for Public Housing/ Section 8	Units for Homeless Families and Individuals	Total Units
2017 Rental Housing Needs					
≤30% of AMI	960	150	439	189	1,738
>30% to 50% of AMI	630	180	NA	NA	810
>50% to 80% of AMI	160	290	NA	NA	450
>80% to 100% of AMI	-	320	NA	NA	320
Total Units	**1,750**	**940**	**439**	**189**	**3,318**
2040 Rental Housing Needs					
≤30% of AMI	990	130	**TBD**	**TBD**	1,120
>30% to 50% of AMI	700	580	**NA**	**NA**	1,280
>50% to 80% of AMI	230	960	**NA**	**NA**	1,190
>80% to 100% of AMI	30	400	**NA**	**NA**	430
Total Units	**1,950**	**2,070**	**TBD**	**TBD**	**4,020**
Source: Partners for Economic Solutions, 2018.					

- Forty-five percent of the need for households not currently living in assisted housing (i.e., public housing/Section 8 housing) is for households at 0 to 30 percent of AMI and 28 percent for households between 30 and 50 percent of AMI.

- Included in the 2017 needs are units for an estimated 330 senior-headed renter households and 690 households with a member who has a disability.

- There is a particular need for small units to accommodate the two-thirds of city households with only one or two persons.

- In addition to this rental housing need is the need for assistance to first-time homebuyers. Based on homeownership rates in the metro area as a whole, an estimated 400 householders aged 25 to 44 currently renting would buy homes if pricing and financing allowed.

- These affordable housing needs do not include provision for households forced by the lack of affordable housing to leave the city for less expensive housing in surrounding counties.

The forces creating this affordability crisis and impeding fair and affordable housing include:

- The city's constrained supply of developable land supply limits the potential for new residential construction.

- More than 200 year-round housing units have been diverted to short-term transient rentals through Airbnb and other leasing services.

- High land and development costs limit the market's ability to build new units that could rent at levels affordable to households at less than 60 to 80 percent of AMI.

- Federal funding for construction of new affordable housing and for Housing Choice Vouchers has not kept pace with the growing need. Public housing funding to the Charlottesville Redevelopment and Housing Authority includes almost no support for renovating existing public housing.

- Zoning policies such as minimum lot sizes, height restrictions, setback requirements and maximum residential densities can prevent more intensive development of the city's limited land resources. Community resistance to change leads to policies that prioritize preserving existing single-family neighborhoods over the development of new affordable housing.

- The lack of predictability in the City's development approval process has a chilling effect on developers considering projects that require City Council and Planning Commission approval. A last-minute decision can scuttle or significantly delay projects in which the developer has proceeded in good faith, investing hundreds of thousands of dollars.

- The approval process is expensive and time-consuming, adding directly to the total development costs and ultimate housing prices.

- The tight housing market allows landlords to discriminate against low-income households with limited financial resources, spotty or no credit histories, arrest records, children, housing choice vouchers or other perceived risk factors.

- Housing affordability for many households is an income problem. Low levels of education, limited skills training, inadequate public transit and difficulty finding quality affordable child care can prevent individuals ability to reach financial self-sufficiency.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

I. Introduction

The City of Charlottesville is currently working on several initiatives that relate directly to the challenge of housing affordability. Each undertaking contributes to the City's overall efforts to create a more equitable and livable place for all of Charlottesville's citizens. Below is a brief summary of these efforts and a description of how this Housing Needs Assessment will support and complete these other efforts.

Comprehensive Plan Update – The Planning Commission is currently updating the Comprehensive Plan, which provides a vision for the City's future growth and specific guidance on land use policies, development patterns, and infrastructure and public facility investments. Small Area Plans are then prepared to refine and detail the Comprehensive Plan for specific neighborhoods, corridors or sections of the city.

Affordable Housing Plan – In 2010, the City Council adopted Goals for Affordable Housing, committing to pursue policies that will preserve existing affordable housing and encourage development of new affordable housing. An Affordable Housing Plan will be developed and adopted to operationalize these goals through policies, initiatives, development incentives and funding. The City's Affordable Housing Plan becomes part of the regional Consolidated Plan, submitted to the U.S. Department of Housing and Urban Development (HUD), which reviews the continuum of housing needs, programs and policies to guide spending of Community Development Block Grant and other HUD funds.

Housing Needs Assessment – This Housing Needs Assessment (HNA) focuses on the nature and quantity of affordable housing needed to meet current and future needs, the forces affecting the supply of affordable housing, and gaps not being met by the private market. The HNA will inform the City's Affordable Housing Plan and policies by quantifying the continuum of affordable housing needs so that policies and funding can be prioritized and targeted. It also will inform the Comprehensive Plan Update by forecasting future housing demand and the types of housing that will be needed and by identifying geographic patterns of need and supply.

Form-Based Code for Phase 1 of the SIA – The Zoning Ordinance is the regulatory framework that the City uses to implement the vision in the Comprehensive Plan and Small Area Plans. The Ordinance specifies acceptable uses, height or massing limits, parking requirements, and a variety of provisions for

buildings, streets, open space, site design and operation for each parcel in the City. The City is currently working with FBCI to prepare a form-based zoning code for Phase 1 of the Strategic Investment Area that will include incentives for inclusion of affordable housing units in new developments.

Financial Analysis for Affordable Housing – An additional financial analysis is currently underway to inform the Form-Based Code and other planning efforts. A key element of the Form-Based Code is the provision of additional building height in exchange for the development of affordable housing units. FBCI and PES are working with a steering committee of public, private and non-profit housing developers and advocates to test a series of scenarios as to the supportable number of affordable units, the level of affordability and the mix by unit size.

The Housing Needs Assessment is broken into four major components:

- socioeconomic and demographic analysis that quantifies and characterizes housing demand;
- housing market analysis that reviews supply conditions and trends and how the market has responded to housing demand;
- housing affordability gap between the housing provided by the private market and the housing demand/needs; and
- discussion of barriers to fair and affordable housing.

II. Socioeconomic and Demographic Analysis

The demographic analysis, which helps to quantify housing demand, focuses primarily on households (defined as persons living in one dwelling unit). The analysis first deals with all households citywide followed by an analysis of housing problems that distinguishes households by their income levels. The end of the section looks at individual census tracts to illustrate the variations across the city.

Population and Household Trends

City household trends show steady growth in the number of households from 16,838 in 2000 to 19,915 in 2017, as shown in Table 1. Citywide household growth was slower than the metro area rate from 2000 to 2010, but it has accelerated since the 2010 Census, surpassing the metro-wide growth pace. Not considered in this analysis are individuals who live in group quarters, primarily in college dormitories, nursing homes, large group homes with more than five unrelated individuals, and other institutional housing.

Population trends did not match household growth as the household size got smaller in the 2000s, but the city's population and the population growth rate have rebounded with the substantial increase in the number of households since 2010.

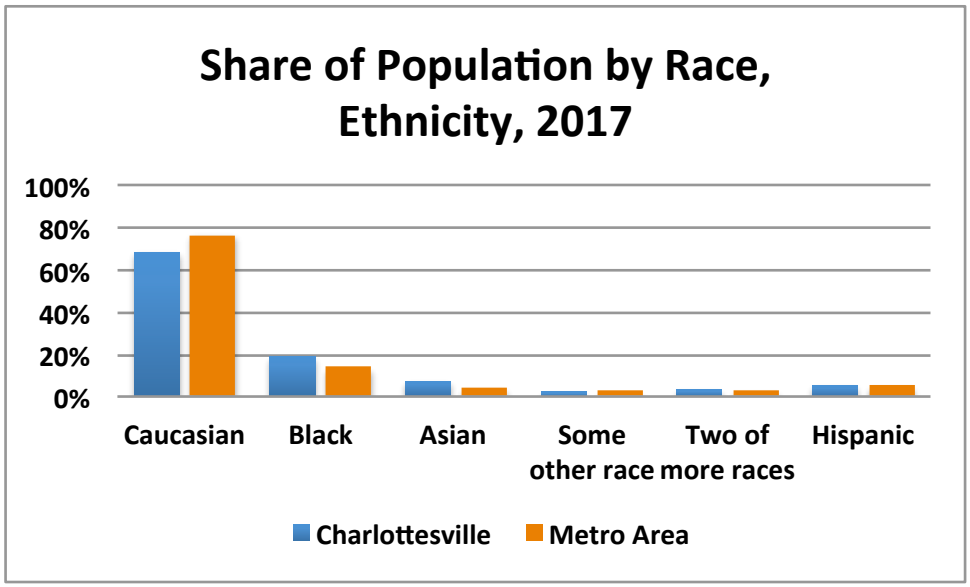
Table 1. Population and Household Trends, 2000-2017				
	City of Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Population				
2000	45,025		189,644	
2010	43,475		218,705	
2017	47,754		235,423	
2000-2017 Change	2,729	6.1%	45,779	24.1%
2000-2010 Change	(1,550)	-3.4%	29,061	15.3%
2010-2017 Change	4,279	9.8%	16,718	7.6%
Households				
2000	16,838		72,899	
2010	17,778		84,525	
2017	19,515		91,589	
2000-2017 Change	2,677	15.9%	18,690	25.6%
2000-2010 Change	940	5.6%	11,626	15.9%
2010-2017 Change	1,737	9.8%	7,064	8.4%

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.

Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2018.

Race and Ethnicity

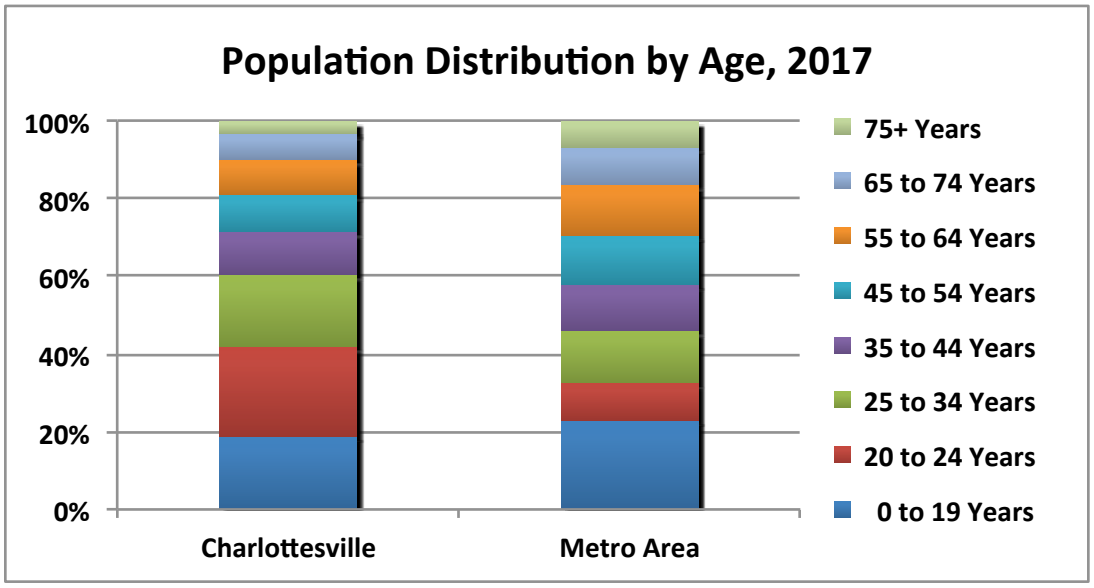
Race and ethnicity statistics indicate that the city has become slightly more diverse since 2010 with a decrease in the Caucasian share of the population from 69.1 to 68.4 percent in 2017. (See Appendix Table A-1.) However, the African American share of the population has not kept pace despite an increase of 243 persons; the share fell from 19.4 percent in 2010 to 18.8 percent in 2017. Elsewhere in the metro area the African American population grew more rapidly with the addition of 1,189 residents in the four surrounding counties (Albemarle, Fluvanna, Greene and Nelson). The Asian population grew significantly, increasing its share of the city population from 6.4 to 7.3 percent and from 3.6 to 4.1 percent across the metro area.



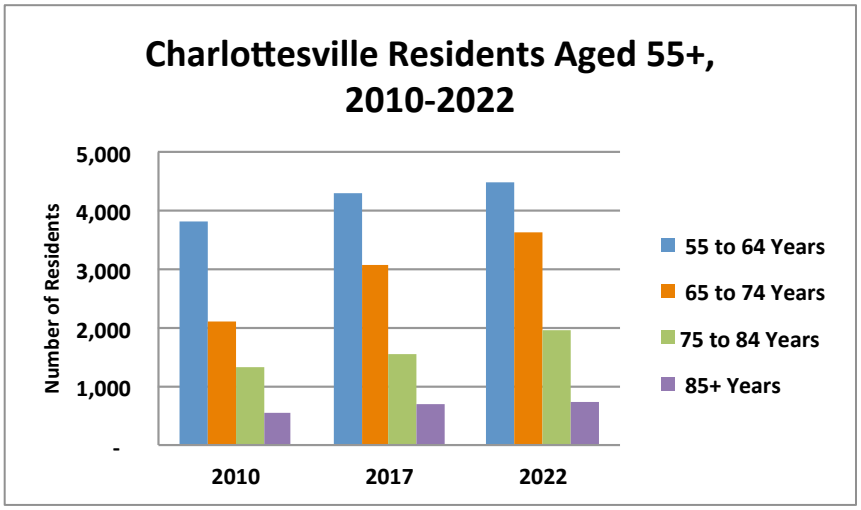
Population and Household Characteristics

Population by Age

The University of Virginia's (UVA's) presence in the city is reflected in the 22.9-percent share of the city's population aged 20 to 24 and the 18.3-percent share aged 25 to 34. The size of the student population dwarfs other age groups, as shown in Appendix Table A-2.

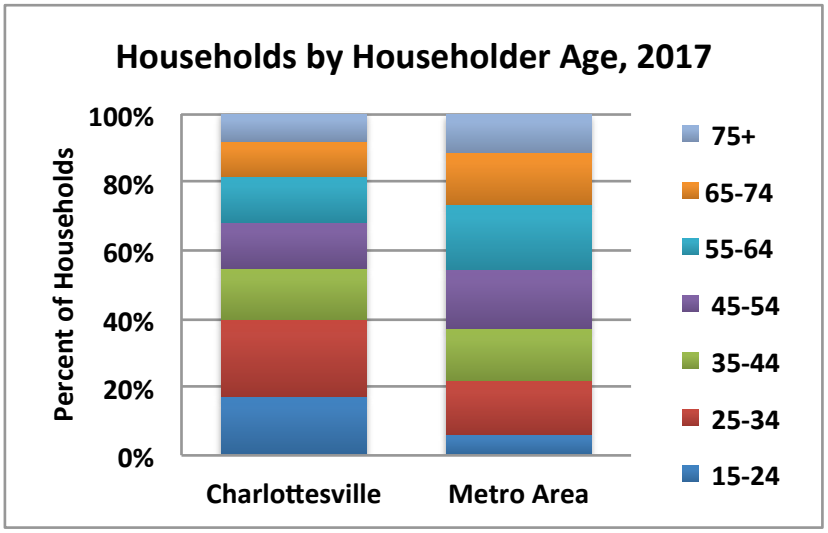


Of particular interest for housing policy is the number of seniors in the local population. Charlottesville has 5,344 residents aged 65 and over, up an average of 2.9 percent per year from 2010. By 2022, the senior population is projected to grow to 6,337 at an annual rate of 2.5 percent, based on projections prepared by ESRI, a national demographic data provider. (See Appendix Table A-3.)



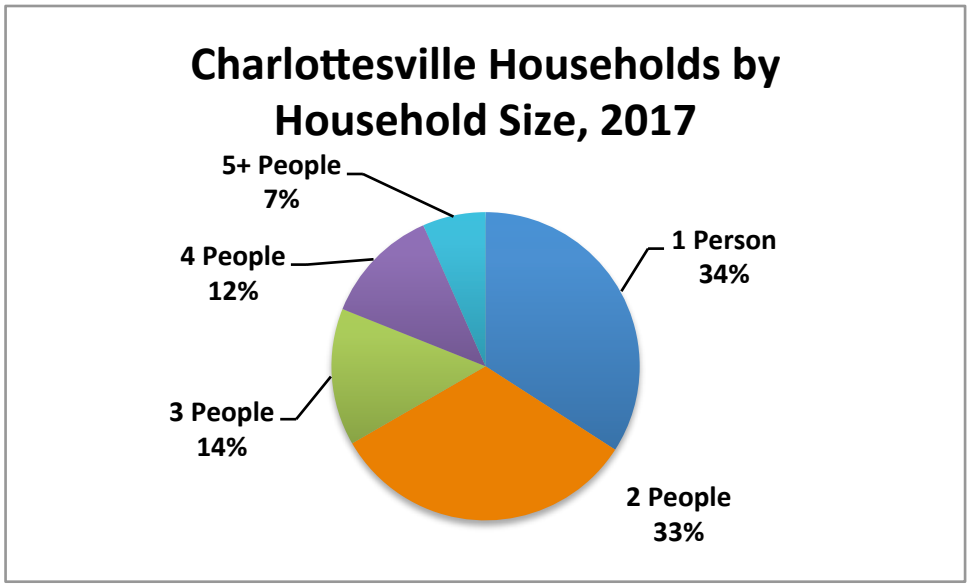
Householder Age

The distribution of households by the age of the householder reflects the population distribution with a disproportionate share of Charlottesville households headed by individuals under the age of 35. (See Appendix Table A-4.) More than 18 percent of city households and more than 26 percent of metro area households are headed by individuals aged 65 and over.



Household Size

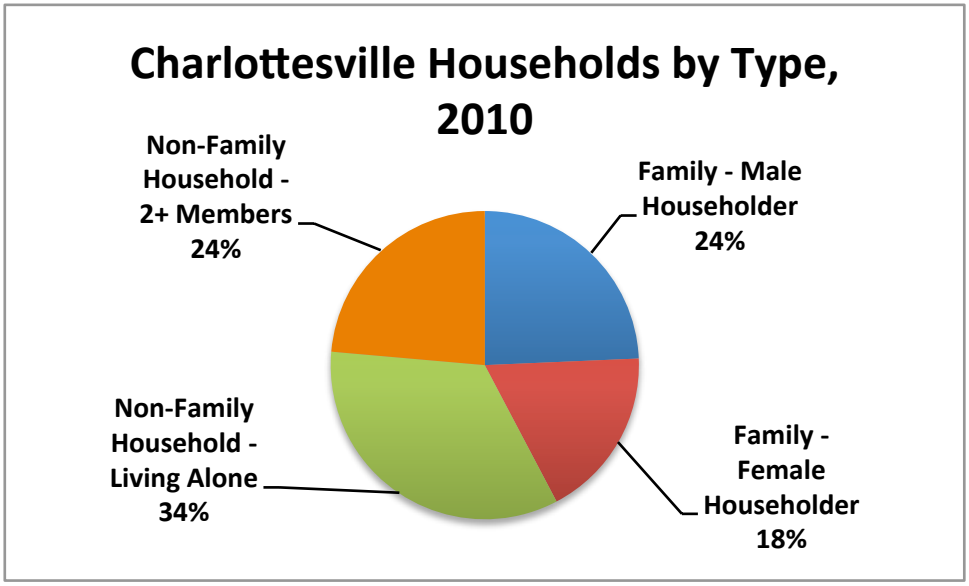
Small households of one or two persons dominate both city and metro area households with 66.7 and 63.4 percent of total households, respectively. The city has 517 households with six or more members – 2.9 percent of all households. (See Appendix Table A-5.)



Household Type

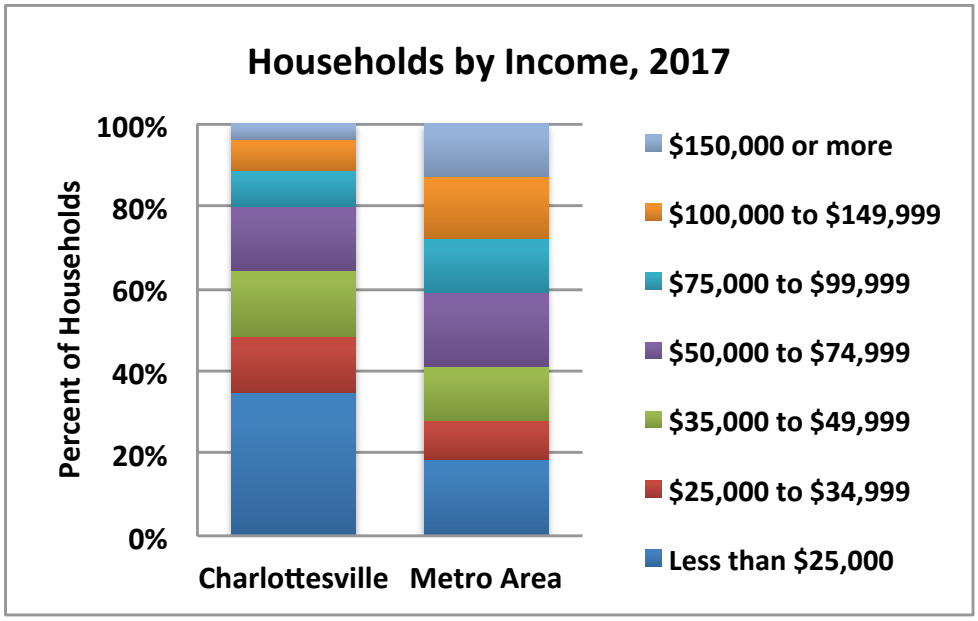
Family households represented 42.3 percent of all city households in 2010. Of those family households, 42.5 percent were headed by women. By contrast, almost 62 percent of metro area households were family households with 30.9 percent with female householders. In

addition to the 34.1 percent of householders who lived alone, Charlottesville had another 23.6 percent of households made up of roommates or other non-family members.


Charlottesville Households by Type, 2010
Non-Family Household - 2+ Members 24%
Family - Male Householder 24%
Non-Family Household - Living Alone 34%
Family - Female Householder 18%

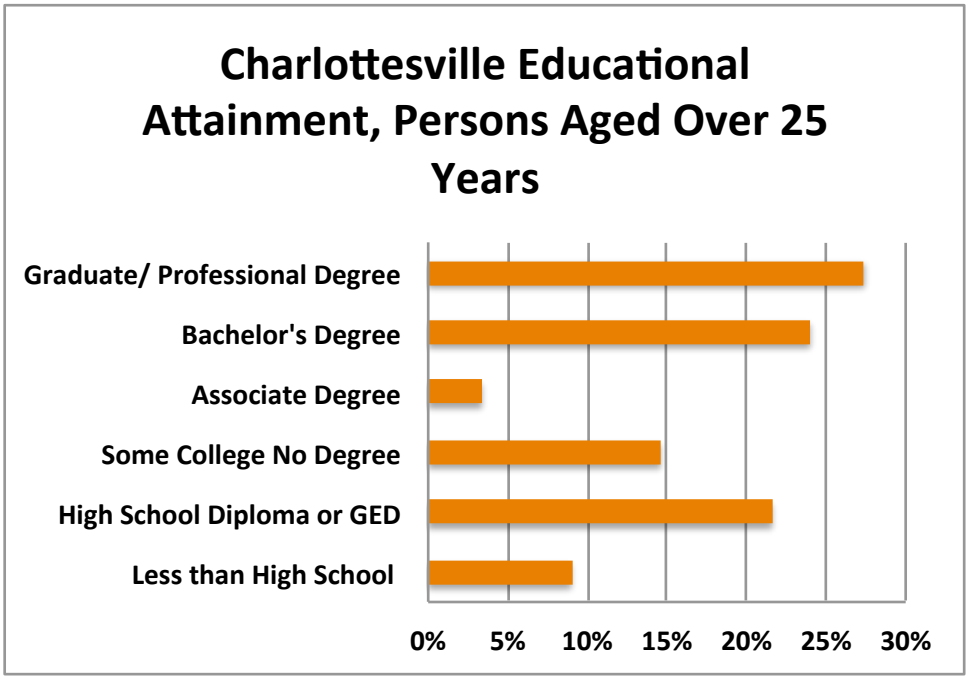
Households by Income

Median household incomes are $44,284 in the city and $60,047 in the metro area, as shown in Appendix Table A-7. The almost 5,800 city households making less than $25,000 account for 30 percent of all city households. Another 2,100 households make between $25,000 and $35,000. Clearly, the city's large student population living outside dormitories is influencing the income distribution. Just over 20 percent of city households have incomes of $150,000 or more as compared with 27.0 percent of metro area households. The range of incomes in the city require a broad range of housing types and prices.



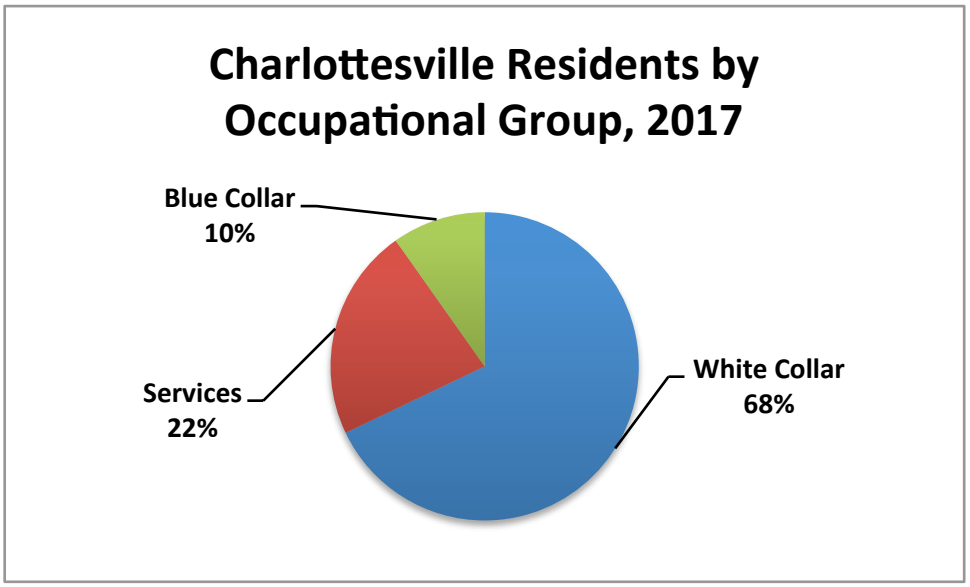
Educational Attainment

The Charlottesville population (aged over 25) is bifurcated between low and high levels of education. While 51.4 percent of Charlottesville residents have at least a bachelor's degree, fully 30.6 percent have no more than a high school diploma or equivalent. (See Appendix Table A-8.) In the metro area as a whole, the percent of residents with a high school diploma or less education stands at 34.9 percent. This education gap has direct implications for incomes.



Employment

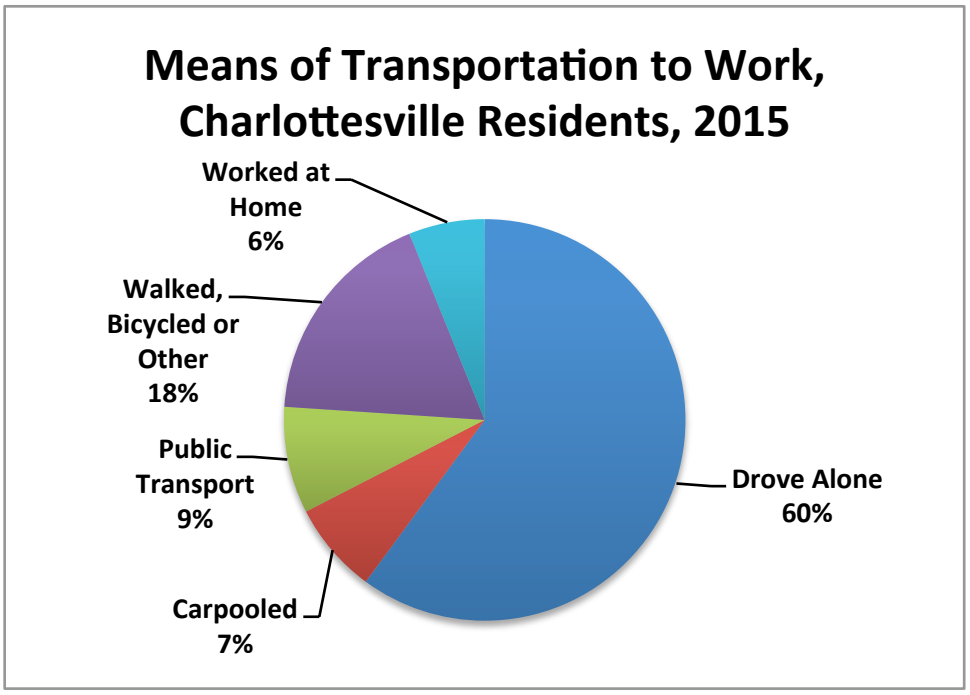
The concentration of city residents employed in the services industry (73.1 percent) obscures the distribution of jobs (Appendix Table A-9). The services industry includes a full range of high-paid positions in educational, health, legal and accounting services as well as a number of low-paid positions in housekeeping and personal services. More illuminating is the distribution by occupation shown in Appendix Table A-10. White-collar jobs (e.g., management, financial, professional, sales and clerical jobs) are held by 67.9 percent of city residents aged 16 and over, including 38.3 percent in professional services. On the other end of the pay spectrum are the 22.3 percent of jobs in services (e.g., food, personal, business and cleaning services) and the 9.8 percent of blue-collar jobs (9.8 percent) (e.g., manufacturing, distribution, construction and repair jobs).



Commuting

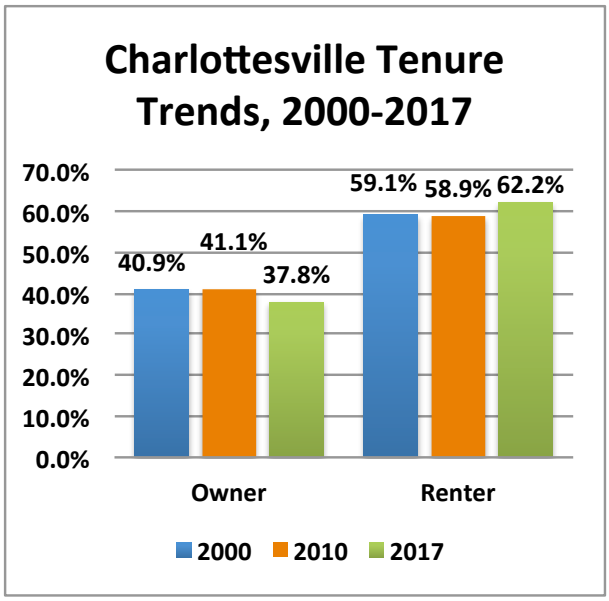
Fully 8.6 percent of Charlottesville residents relied on public transportation for travel to work based on American Community Survey data for 2011 through 2015, as shown in Appendix Table A-11. Another 12.6 percent walked to work with 5.3 percent bicycling or using a taxicab, motorcycle or other means of transportation. Just over 60 percent of city residents drove alone as compared with almost 75 percent of metro area residents. Slightly more than six percent worked at home.

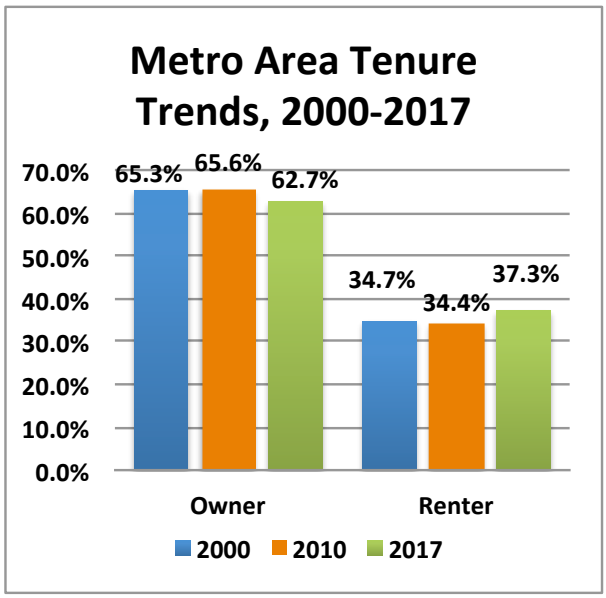
This heavy reliance on walking, bicycling and public transportation has implications for the distribution of affordable housing. Over 10 percent of Charlottesville households have no access to a vehicle, including 3.4 percent of owner households and 15.8 percent of renter households.


Means of Transportation to Work, Charlottesville Residents, 2015
Worked at Home 6%
Walked, Bicycled or Other 18%
Public Transport 9%
Carpooled 7%
Drove Alone 60%

Tenure

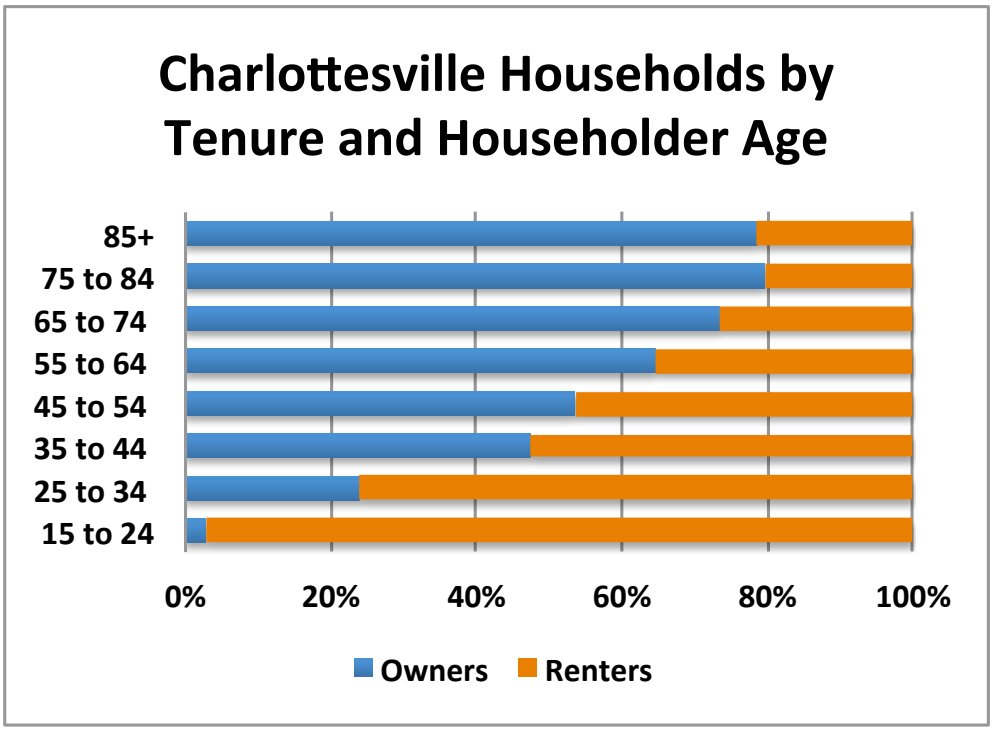
In the city 62.2 percent of households rent their homes and 37.8 percent own their own homes. In the metro area as a whole, the split is reversed with 37.3 percent renters and 62.7 percent owners. The tenure split has shifted through the years with a somewhat higher level of ownership in 2010 than in 2000, as shown in Appendix Table A-12. Since 2010, the homeownership rate has declined significantly in the city, the metro area and the U.S. as a whole, falling more than three percentage points following the housing crisis and the Great Recession.





Since the Great Recession, households' ability to buy a home has been constrained by tighter mortgage qualification standards, higher required downpayments and higher household debt levels. The financial markets have favored construction of rental housing, particularly student housing. The large expansion of the rental housing stock in the city has contributed to this tenure shift.

Broken down by age groups for householders, home ownership is substantially more prevalent among older households at 76.3 percent of those aged 65 and over (Appendix Table A-13). This contrasts with only 23.9 percent of those aged 25 to 34 and 47.4 percent of those aged 35 to 44. The distinctions reflect not only the life stages and relative transiency among these groups, but also the barriers to homeownership imposed by high housing costs.



Households with Housing Problems

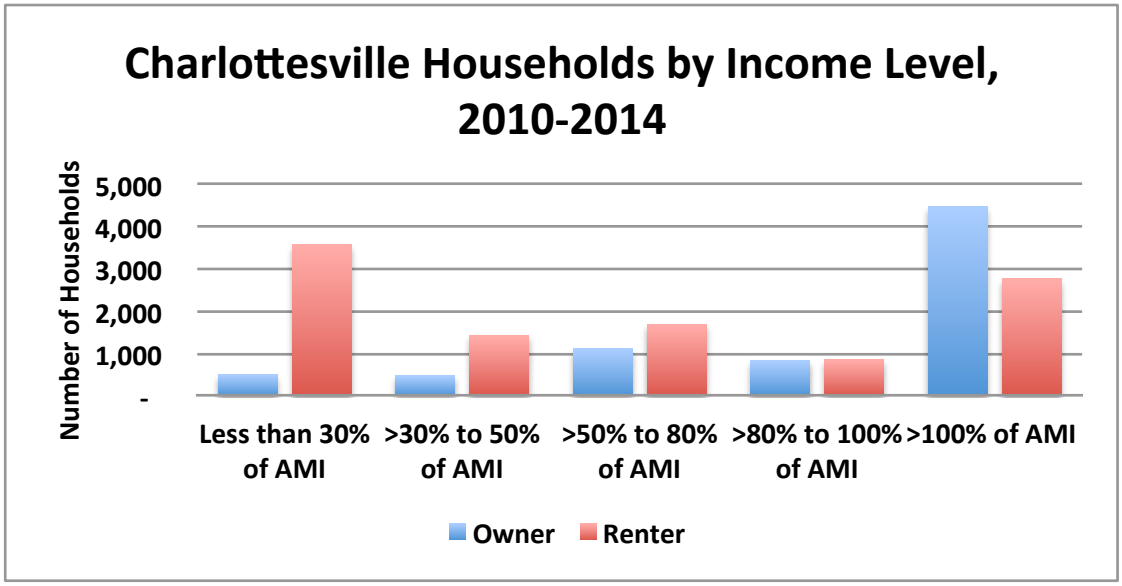
Income Level Definitions

Housing analysis is often framed in terms of income brackets that relate to the metropolitan area's median family income (typically referred to as AMI). In 2017, the U.S. Department of Housing and Urban Development (HUD) estimated the Charlottesville metropolitan area AMI at $76,600 for a family of four. Recognizing that living costs depend on the number of persons in the household, HUD income eligibility standards are adjusted by household size.

Extremely Low Income is defined as incomes below 30 percent of AMI, ranging up to $16,100 for a single person and $24,600 for a family of four. **Very Low Income** is incomes above 30 percent up to 50 percent of AMI, up to $26,850 for a single person and $38,300 for a family of four. **Low Income** is incomes above 50 percent up to 80 percent of AMI – $42,950 for a single person and $61,300 for a family of four. **Moderate Income** typically refers to households with incomes above 80 percent up to 100 percent of AMI, up to $53,600 for a single person and $76,600 for a family of four.

Table 2. Household Income Level Definitions, Charlottesville Metro Area, 2017					
		Household Size			
Income Level	Percent of AMI	1 Person	2 Persons	3 Persons	4 Persons
Extremely Low Income	30 percent	$16,100	$18,400	$20,700	$23,000
Very Low Income	50 percent	$26,800	$30,600	$34,500	$38,300
Low Income	60 percent	$32,200	$36,800	$41,400	$46,000
Moderate Income	80 percent	$42,900	$49,000	$55,200	$61,300
Median Income	100 percent	$53,600	$61,300	$68,900	$76,600
Note: AMI is Area Median Family Income.					
Source: 2010 U.S. Census; Partners for Economic Solutions, 2017.					

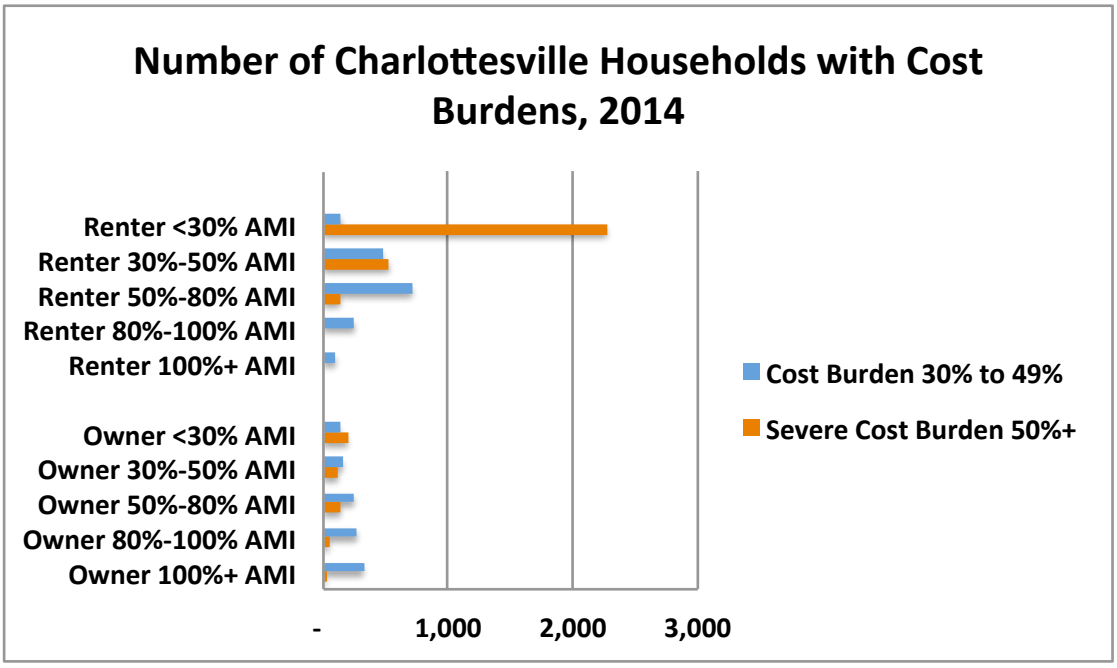
Twenty-three percent of Charlottesville households are described as having extremely low incomes, including 34.7 percent of renters and 6.6 percent of owners. (See Appendix Table A-14.) Another 10.7 percent of city households have very low incomes – 13.8 percent of renters and 6.3 percent of owners. The low-income level includes 15.8 percent of city households, including 16.1 percent of renters and 15.0 percent of owners.



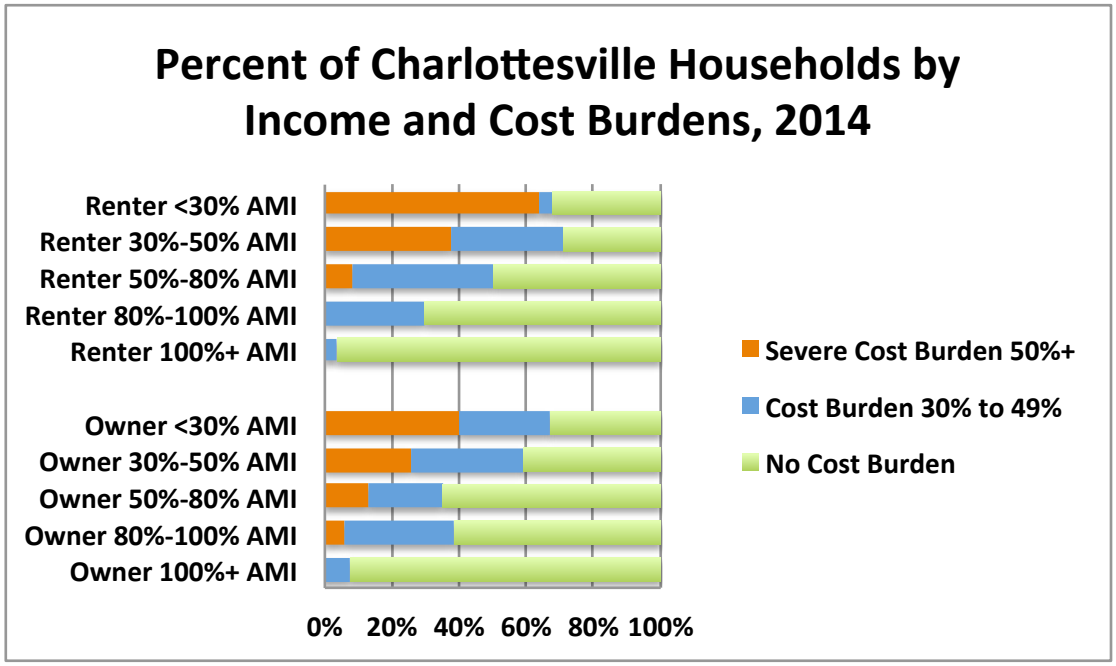
Cost Burdens

Cost burdens are the most common housing problem experienced by Charlottesville area households. Cost burden is defined by HUD as a household spending more than 30 percent of its income for gross housing costs (rent plus utilities for rental housing and mortgage payment plus utilities, association fees, insurance and real estate taxes for ownership housing). Severe cost burdens are defined as spending more than 50 percent of household income for gross housing costs.

Based on information collected in the American Community Survey from 2010 through 2014 for HUD, more than two-thirds of Charlottesville's extremely low-income renter (<30 percent of AMI) households were cost burdened and almost all of those were severely cost burdened, spending more than half of their income for housing. Among very low-income renter households (30 to 50 percent of AMI), 71 percent were cost burdened and 37.5 percent were severely cost burdened. (See Appendix Table A-15.)



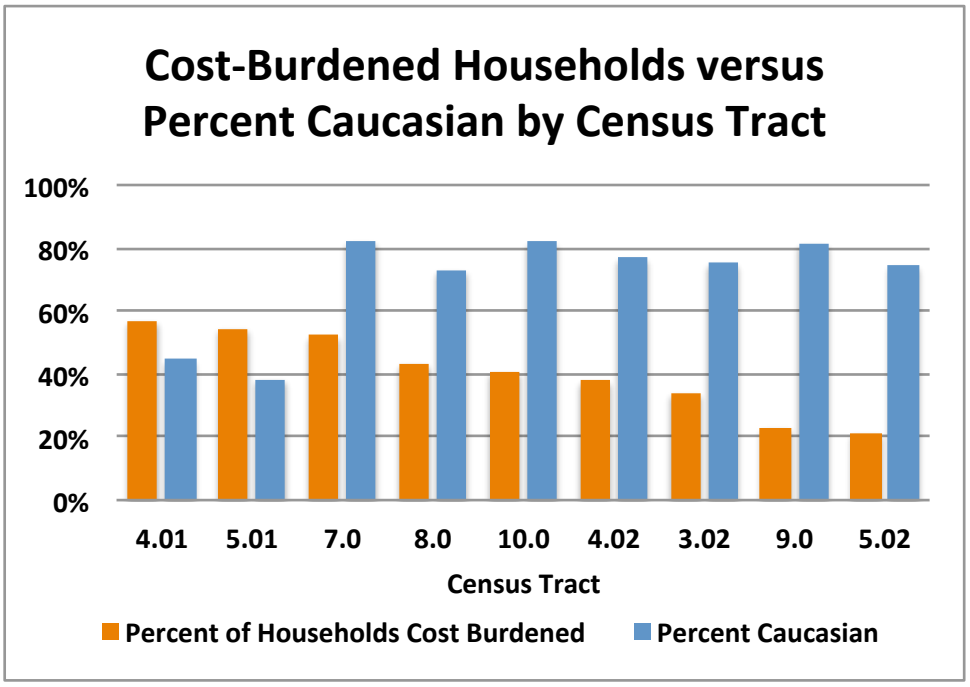
Owner households also bore significant cost burdens with 40.2 percent severely cost burdened among those with extremely low incomes, 25.8 percent of those at very low incomes and 12.7 percent of those with low incomes. The high levels of cost burdens among owner households may reflect, in part, the extent of mortgage refinancing by households to take advantage of their homes' increased value.



Cost burdens were only modestly lower among renter households throughout the metro area. Metro area owner households were actually slightly more likely to be cost burdened than were city households. This likely reflects the higher share of first-time homebuyers in the counties and the outward movement of lower income households seeking lower-cost ownership housing. Overall, 8.7 percent of metro area owner households with incomes below the median income were severely cost burdened as compared with 7.0 percent of those living in the city.

Racial and Ethnic Disparities

The data that link cost burdens and race/ethnicity do not indicate significant disparities among African American or Hispanic households. However, this is likely due to the inclusion of UVA students among the cost-burdened renter households. Patterns of cost-burdened households by Census Tract (excluding student-dominated tracts: Census Tracts 2.01; 2.02; and 6.0) show clear disparities between majority-minority tracts and those with a high percentage of Caucasian residents. (A Census Tract map and more demographic and housing information by Census Tract are provided at the end of this section under "Geographic Patterns".)



Housing Problems

HUD data identify households with one or more of four housing problems, defined as incomplete kitchen facilities, incomplete plumbing facilities, overcrowding with more than one person per room, and cost burden greater than 30 percent. For city renter households, 46.5 percent of households with incomes below the area median have at least one housing problem – including 68.1 percent of households at 0 to 30 percent of AMI and 73.1 percent of households at 30 to 50 percent of AMI. (See Appendix Table A-16.) Comparing these shares to those with cost burdens indicates that almost all have a cost burden, though they may also have inadequate housing conditions or overcrowding.

Geographic Patterns

Charlottesville has 12 Census Tracts, each with 1,200 to 2,200 households. The following pages summarize key demographic indicators for those tracts along with profiles of the city and the metro area for comparison. Population and household growth has been fastest in Census Tracts 4.02, 4.01 and 10.0, as shown in Appendix Table A-17.

Racial and ethnic concentrations continue with the African American population representing 49.4 percent of the population in Census Tract 5.01 and 46.8 percent in 4.01.

The city's largest concentrations of Hispanic residents are in Census Tracts 4.02, 5.01 and 6.0. (See Appendix Table A-18.)

Not surprisingly, the youngest householders (under 35) are concentrated in Census Tracts surrounding the University – 2.01, 2.02 and 6.0, which include much of the city's student housing. Outside of campus neighborhoods, younger householders are more prevalent in Census Tracts 5.02, 10.0 and 5.01. (See Appendix Table A-19.) The oldest householders (aged 65 and over) are most prevalent in Census Tracts 8.0, 4.02 and 3.02, which are characterized by single-family housing.

Excluding tracts dominated by students (2.01, 2.02 and 6.0), the lowest median household incomes ($38,725 to $45,420) prevail in Census Tracts 4.01, 5.01 and 4.02. These tracts also have the largest concentrations of households within incomes below $25,000 – more than 28 percent of all tract households (Appendix Table A-20). In contrast, the highest median household incomes are in Census Tracts 10, 8.0 and 5.02, ranging from $59,375 to $69,138.

Part of the explanation for the variation in incomes relates to the levels of educational attainment among the tracts' adult populations (Appendix Table A-24). In Census Tract 5.01, one-half of the population over the age of 25 has a high school diploma or less education; one-fifth did not graduate high school. Similarly low attainment levels are seen in Census Tracts 4.01 and 4.02. Census Tracts 9.0 and 4.01 have the largest share of employed adults working in construction and manufacturing (Appendix Table A-25). Service and blue-collar workers are most concentrated in Census Tracts 5.01, 4.01 and 3.02 (Appendix Table A-26).

The city's largest households are in Census Tracts 2.02 and 6.0, perhaps reflecting a large number of student households with multiple roommates, as shown in Appendix Table A-21.

City of Charlottesville

47,754
2017 Population

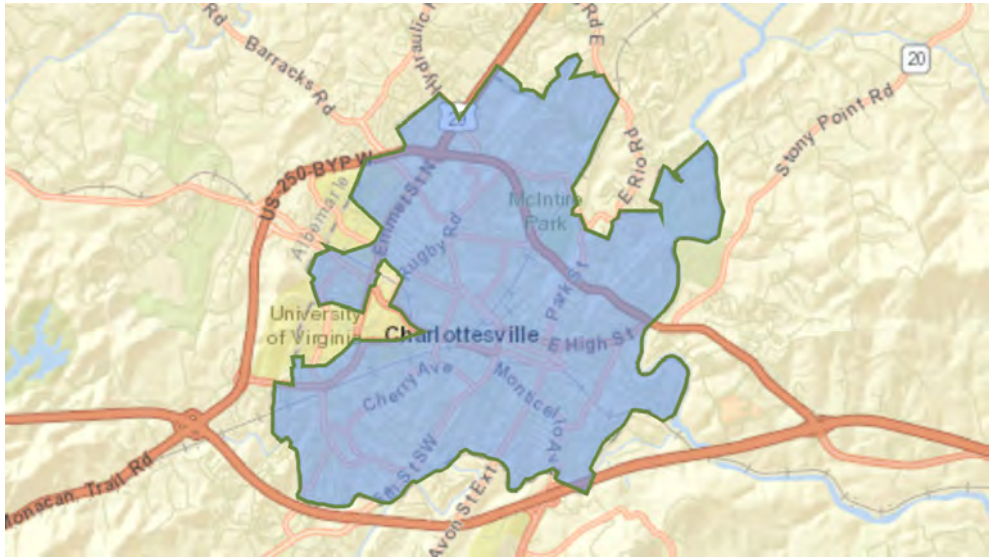
19,515
2017 Households

1%
2010-2017 Population: Annual Growth Rate

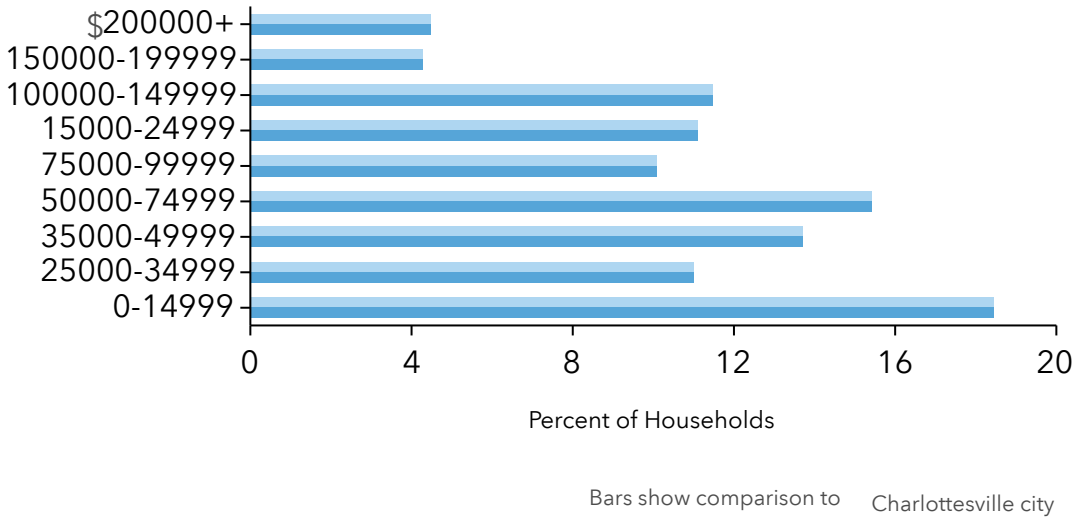
2.3
Average Household Size

$44,284
2017 Median Household Income

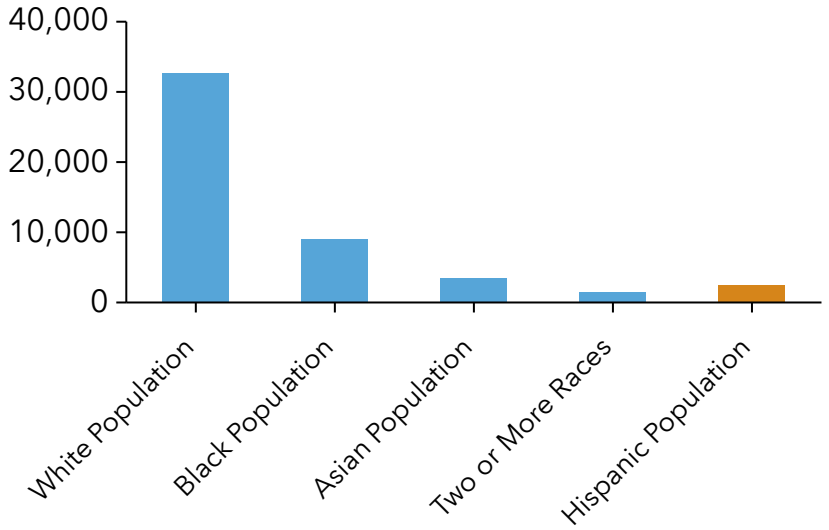
29.0
Median Age



Households by Income



2017 Race and Hispanic Origin



Employment

69%
White Collar

10%
Blue Collar

21%
Services

3.0%
Unemployment Rate

Education

9%
No High School Diploma

22%
High School Graduate

18%
Some College

51%
Bachelor's/Grad/Prof Degree

Charlottesville Metro Area

235,423
2017 Population

91,589
2017 Households

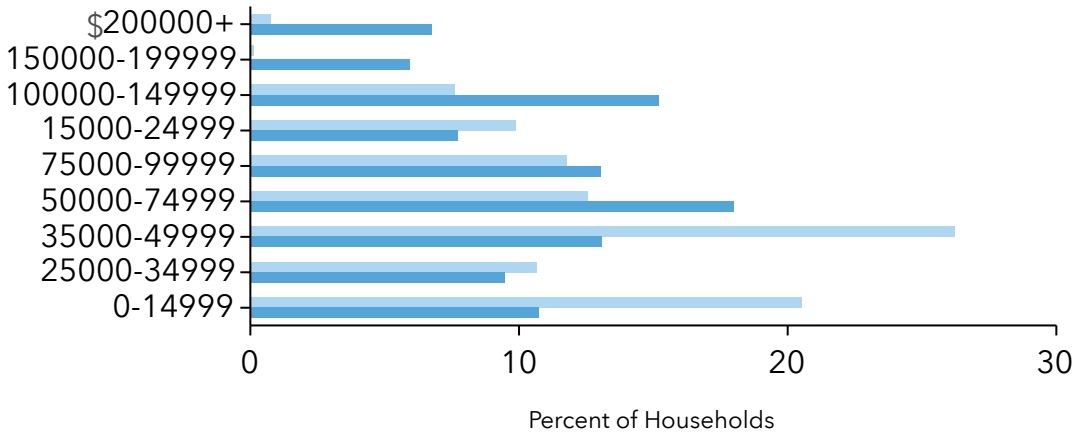
1%
2010-2017 Population: Annual Growth Rate

2.4
Average Household Size

$60,047
2017 Median Household Income

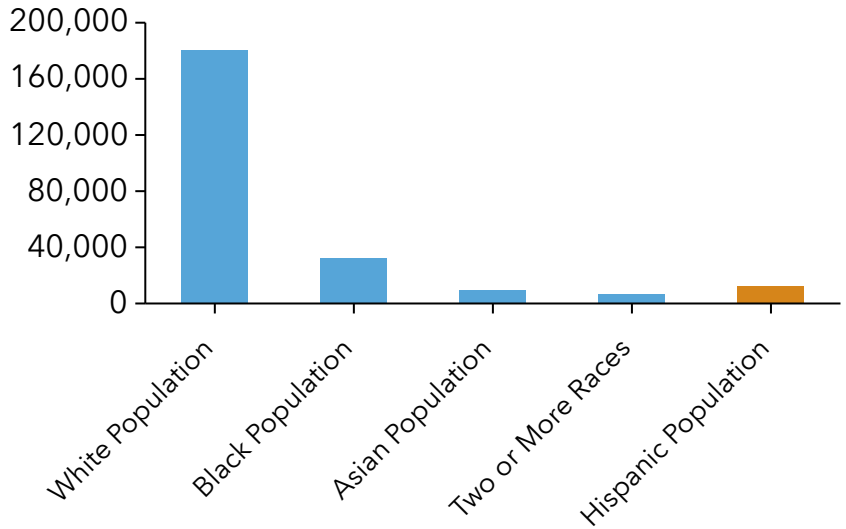
38.2
Median Age

Households by Income



Bars show comparison to Arrington CDP

2017 Race and Hispanic Origin



Employment

69% White Collar

15% Blue Collar

16% Services

3.2% Unemployment Rate

Education

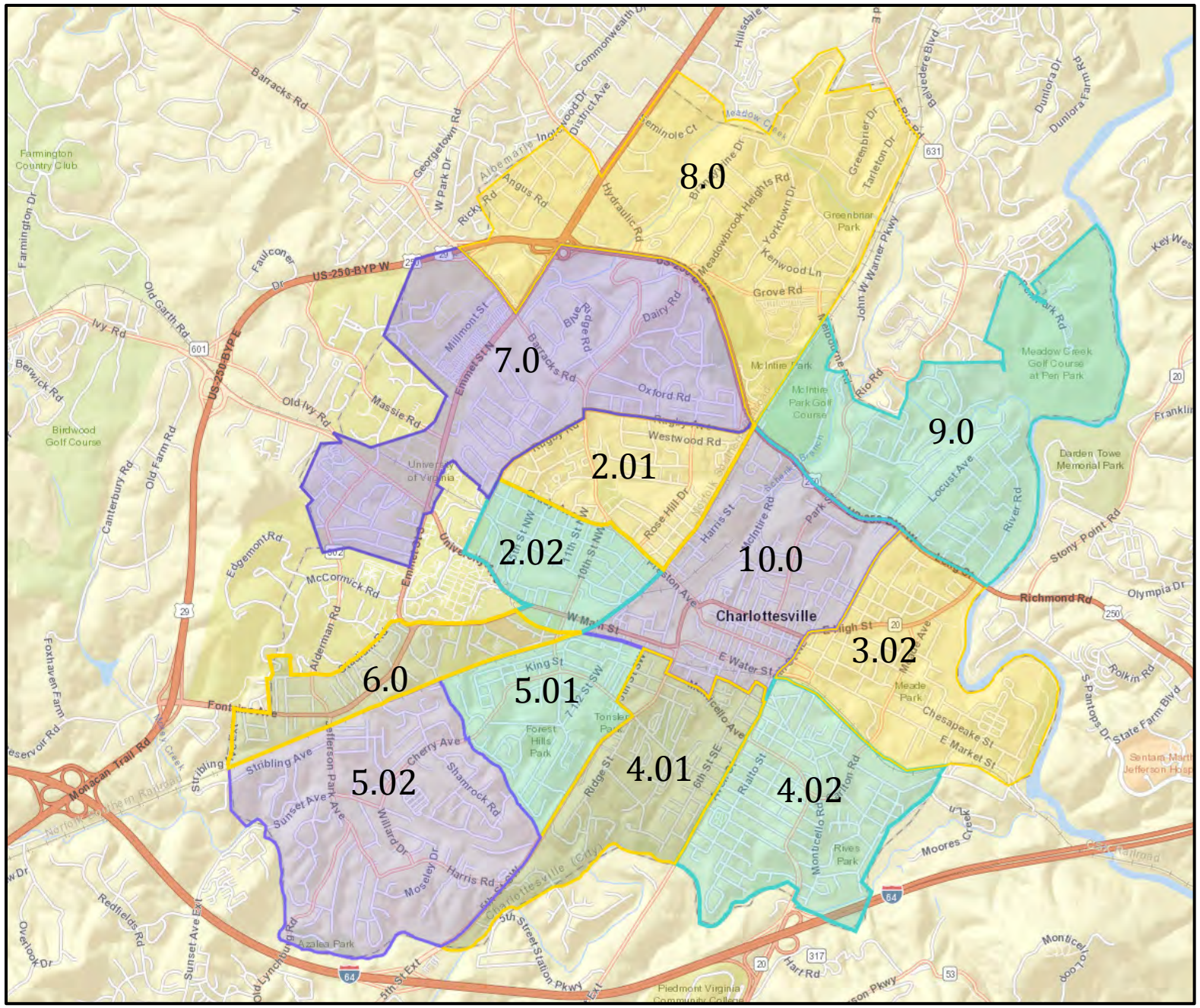
11% No High School Diploma

24% High School Graduate

22% Some College

43% Bachelor's/Grad/Prof Degree

Charlottesville Census Tracts



Census Tract 2.01

3,013

2017 Population

1,240

2017 Households

1%

2010-2017 Population: Annual Growth Rate

2.4

Average Household Size

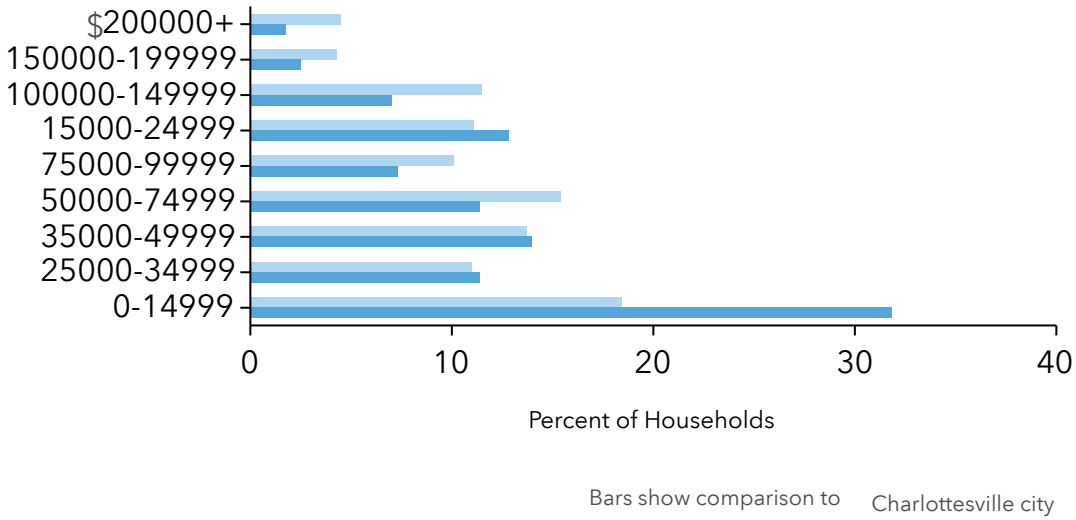
$28,986

2017 Median Household Income

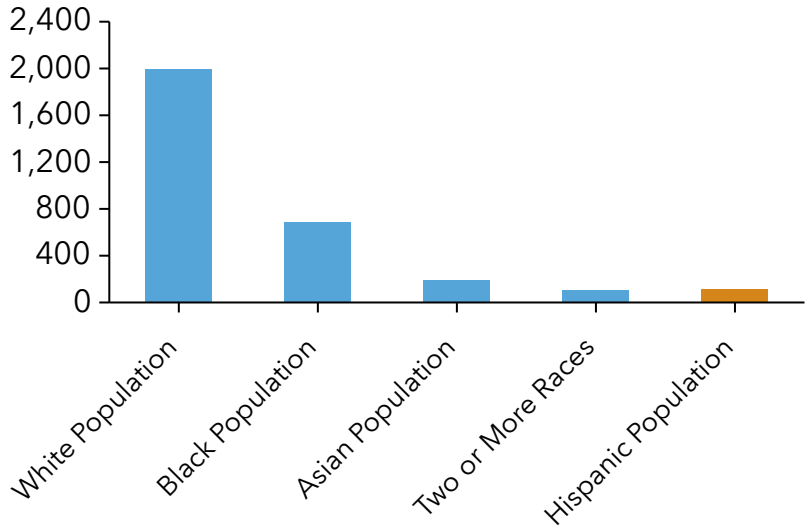
26.1

Median Age

Households by Income



2017 Race and Hispanic Origin



Employment

72%

White Collar

11%

Blue Collar

17%

Services

3.9%

Unemployment Rate

Education

9%

No High School Diploma

22%

High School Graduate

14%

Some College

55%

Bachelor's/Grad/Prof Degree

Census Tract 2.02

6,196
2017 Population

1,896
2017 Households

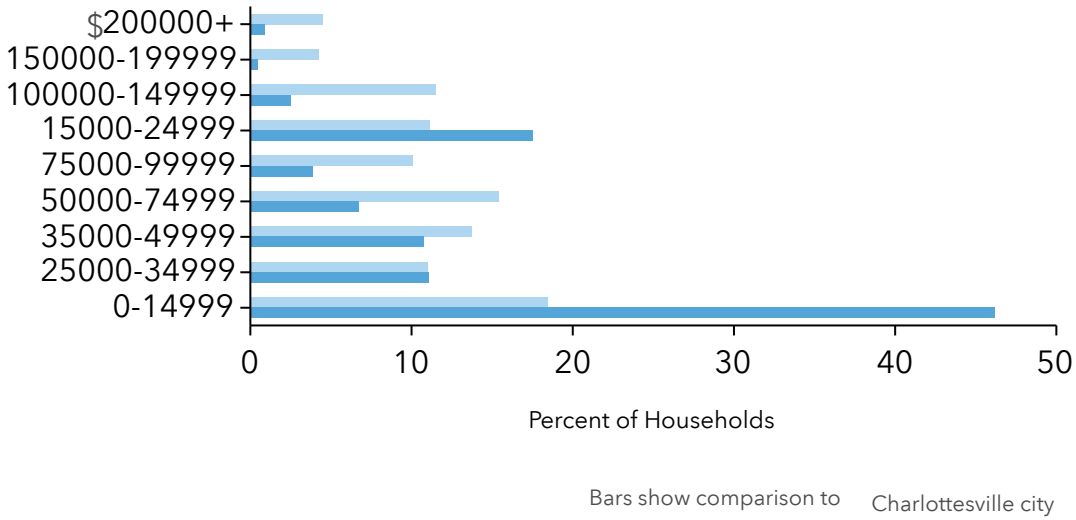
1%
2010-2017 Population: Annual Growth Rate

3.0
Average Household Size

$16,494
2017 Median Household Income

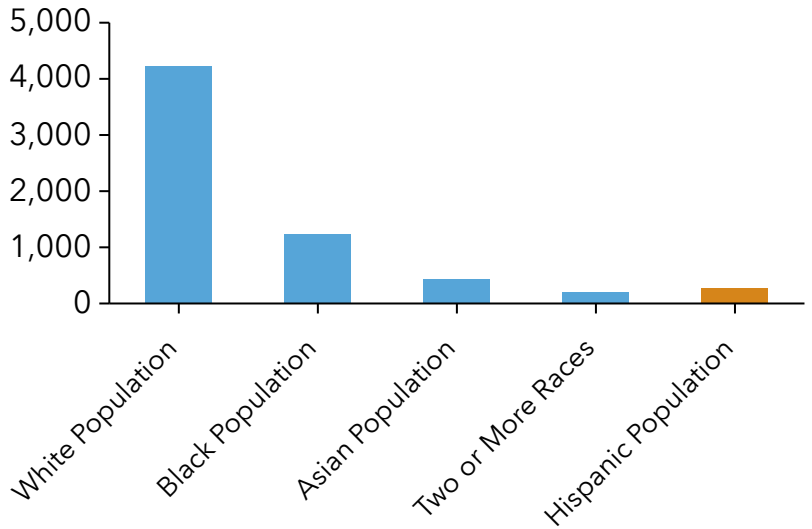
22.8
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

55%
White Collar

10%
Blue Collar

35%
Services

0.6%
Unemployment Rate

Education

12%
No High School Diploma

27%
High School Graduate

25%
Some College

36%
Bachelor's/Grad/Prof Degree

Census Tract 3.02

2,645
2017 Population

1,188
2017 Households

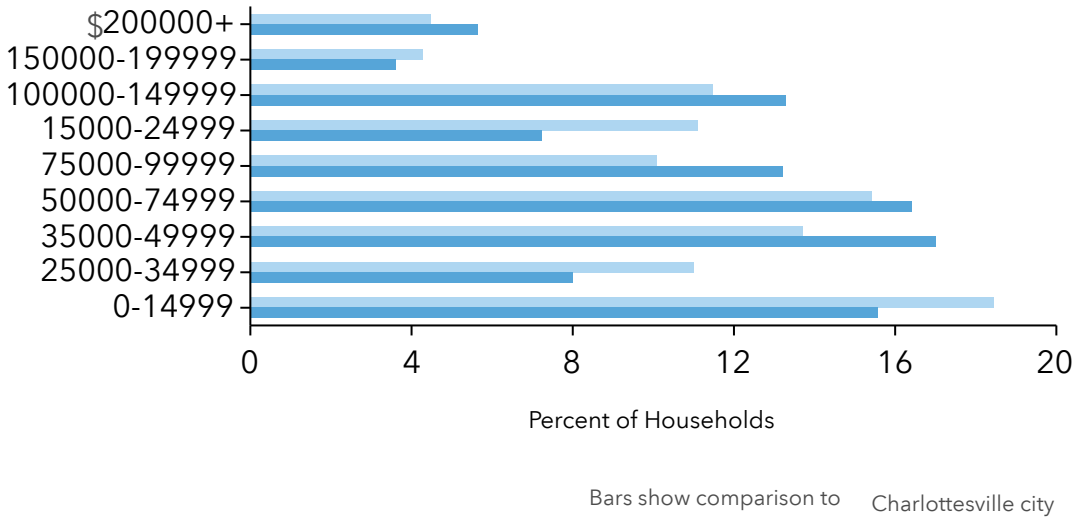
1%
2010-2017 Population: Annual Growth Rate

2.2
Average Household Size

$52,354
2017 Median Household Income

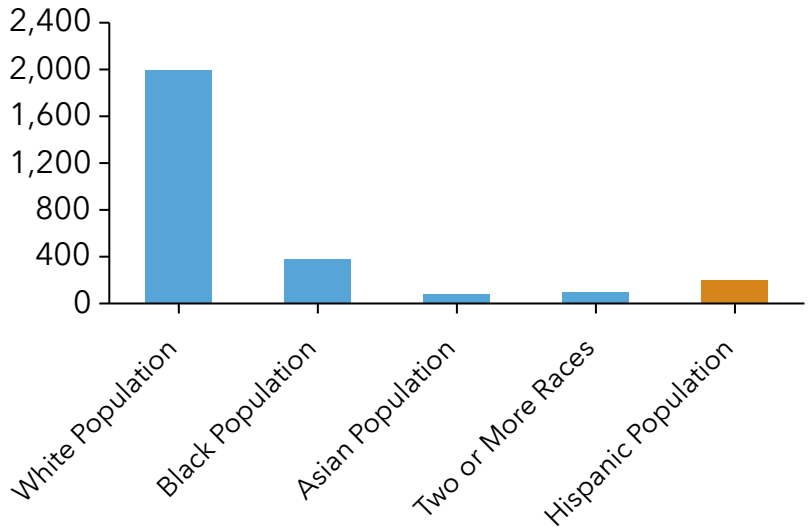
37.0
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

65%
White Collar

11%
Blue Collar

24%
Services

0.1%
Unemployment Rate

Education

6%
No High School Diploma

24%
High School Graduate

23%
Some College

47%
Bachelor's/Grad/Prof Degree

Census Tract 4.01

3,775
2017 Population

1,554
2017 Households

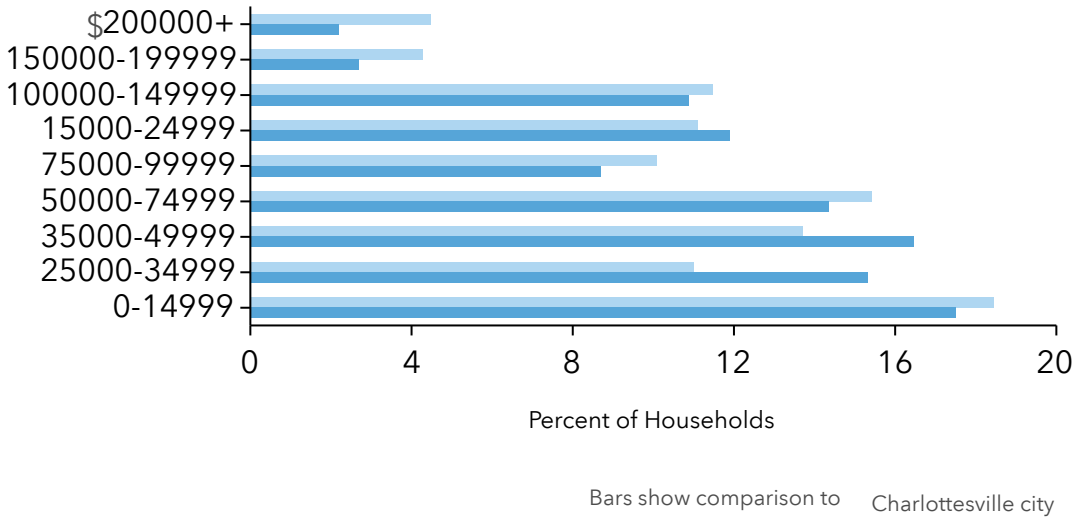
2%
2010-2017 Population: Annual Growth Rate

2.4
Average Household Size

$38,725
2017 Median Household Income

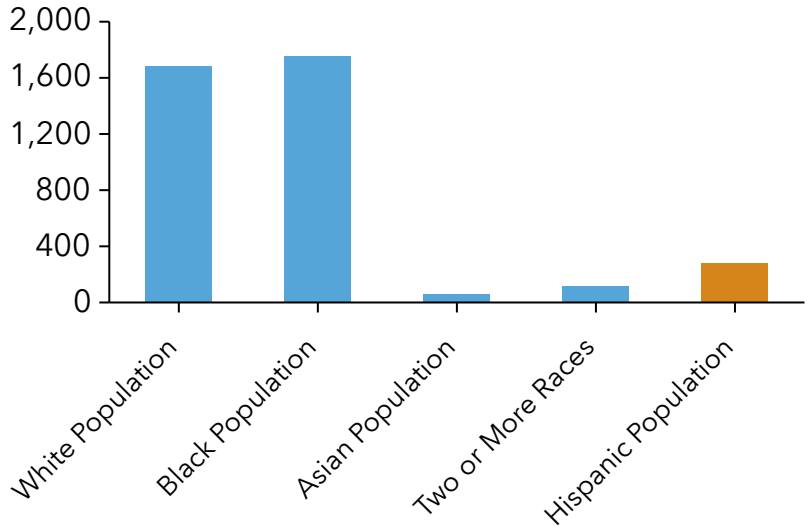
33.8
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

60%
White Collar

10%
Blue Collar

30%
Services

4.9%
Unemployment Rate

Education

15%
No High School Diploma

31%
High School Graduate

20%
Some College

34%
Bachelor's/Grad/Prof Degree

Census Tract 4.02

4,560
2017 Population

2,188
2017 Households

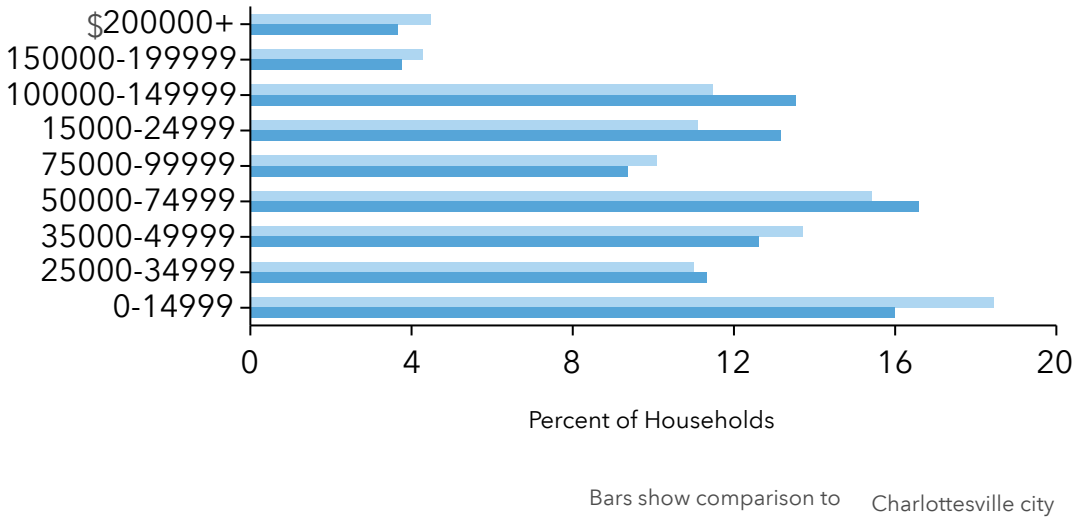
2%
2010-2017 Population: Annual Growth Rate

2.1
Average Household Size

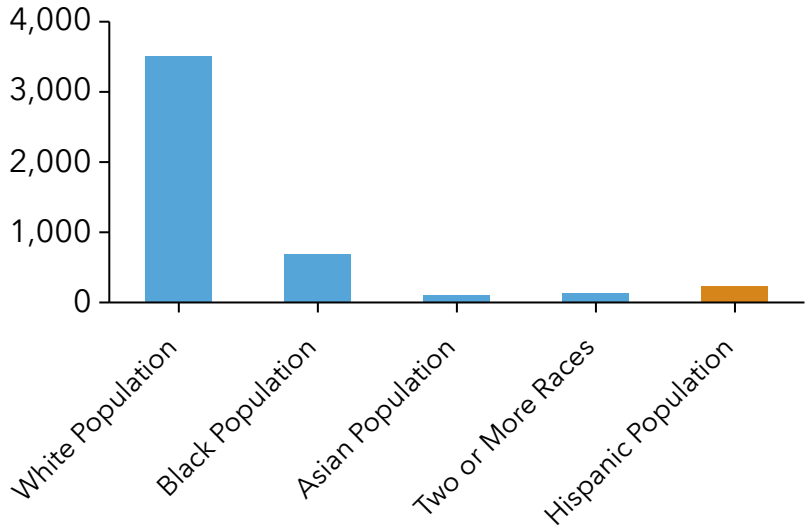
$45,420
2017 Median Household Income

38.2
Median Age

Households by Income



2017 Race and Hispanic Origin



Employment

68%
White Collar

14%
Blue Collar

18%
Services

4.5%
Unemployment Rate

Education

12%
No High School Diploma

26%
High School Graduate

17%
Some College

45%
Bachelor's/Grad/Prof Degree

Census Tract 5.01

3,627
2017 Population

1,529
2017 Households

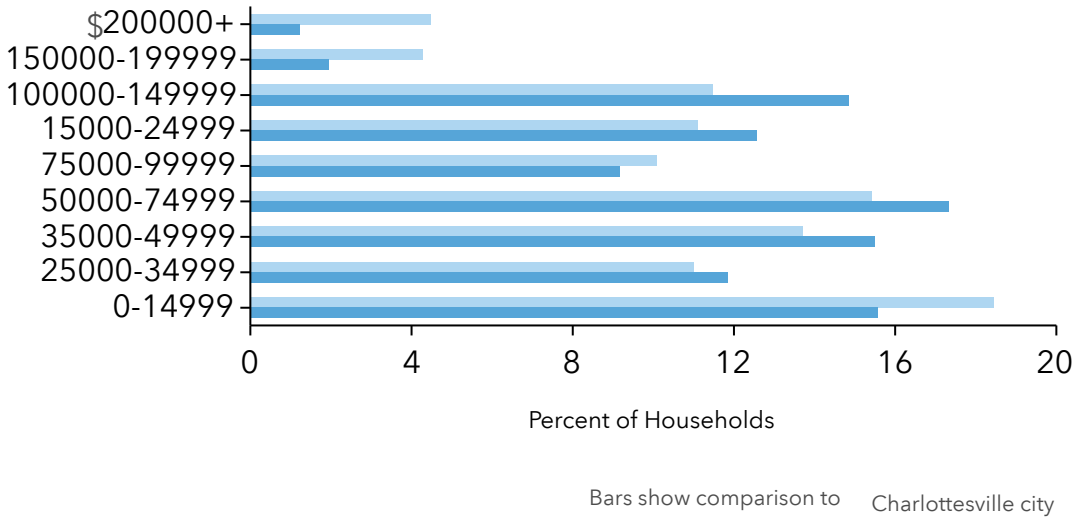
1%
2010-2017 Population: Annual Growth Rate

2.4
Average Household Size

$43,549
2017 Median Household Income

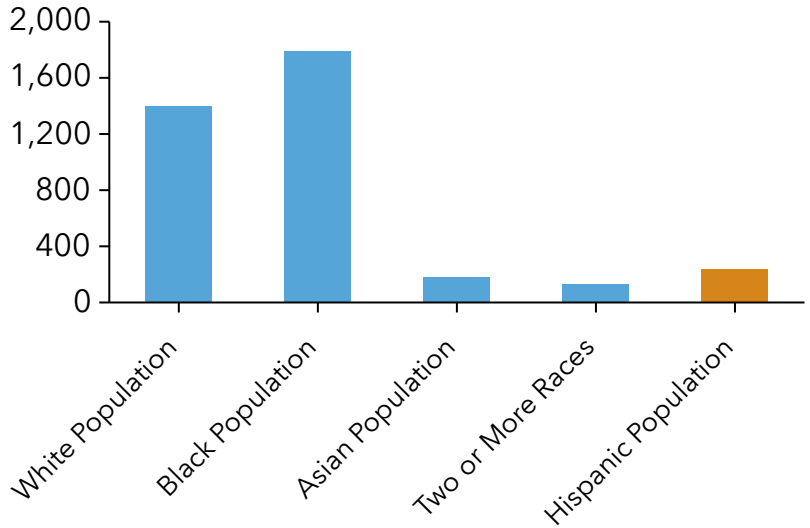
31.7
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

57%
White Collar

10%
Blue Collar

33%
Services

4.6%
Unemployment Rate

Education

20%
No High School Diploma

29%
High School Graduate

19%
Some College

32%
Bachelor's/Grad/Prof Degree

Census Tract 5.02

5,106
2017 Population

2,203
2017 Households

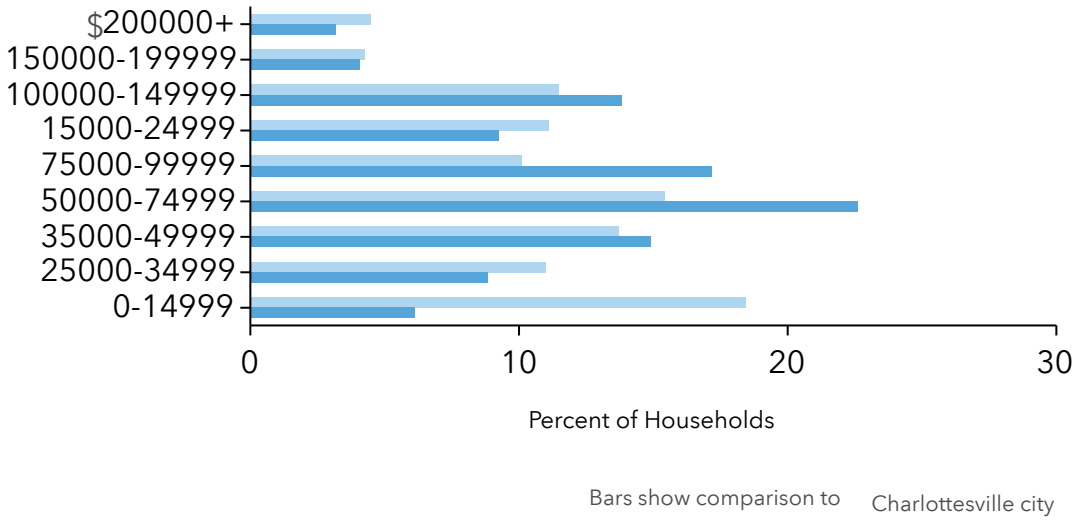
1%
2010-2017 Population: Annual Growth Rate

2.3
Average Household Size

$59,375
2017 Median Household Income

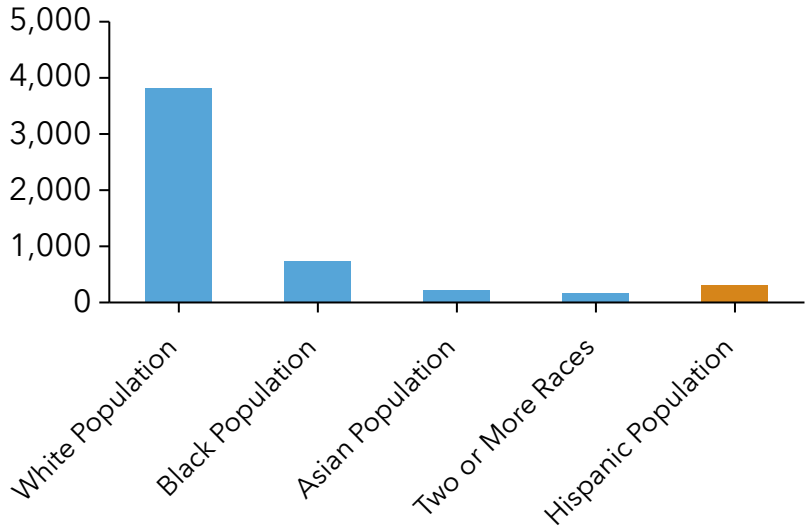
33.9
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

81%
White Collar

11%
Blue Collar

8%
Services

2.6%
Unemployment Rate

Education

4%
No High School Diploma

21%
High School Graduate

23%
Some College

52%
Bachelor's/Grad/Prof Degree

Census Tract 6.0

4,793
2017 Population

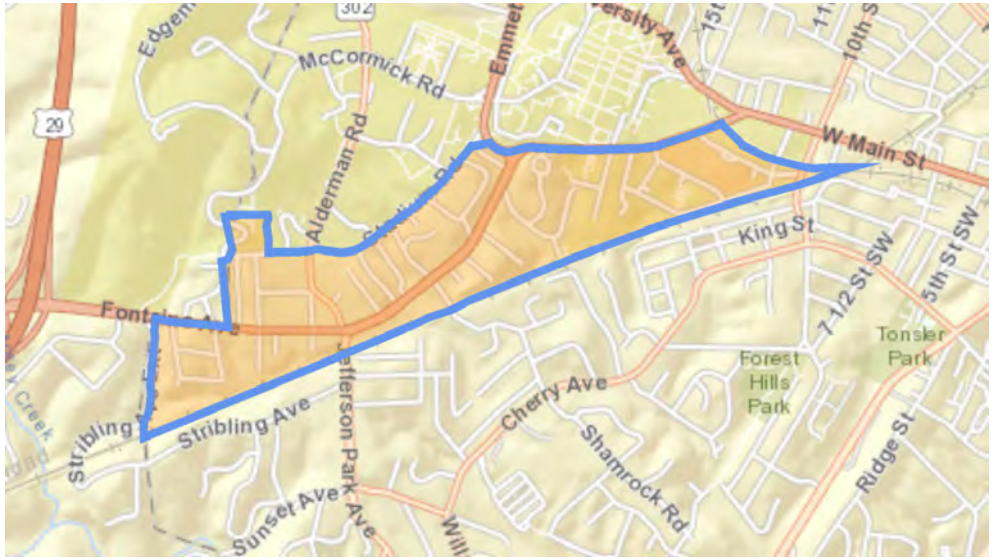
1,701
2017 Households

1%
2010-2017 Population: Annual Growth Rate

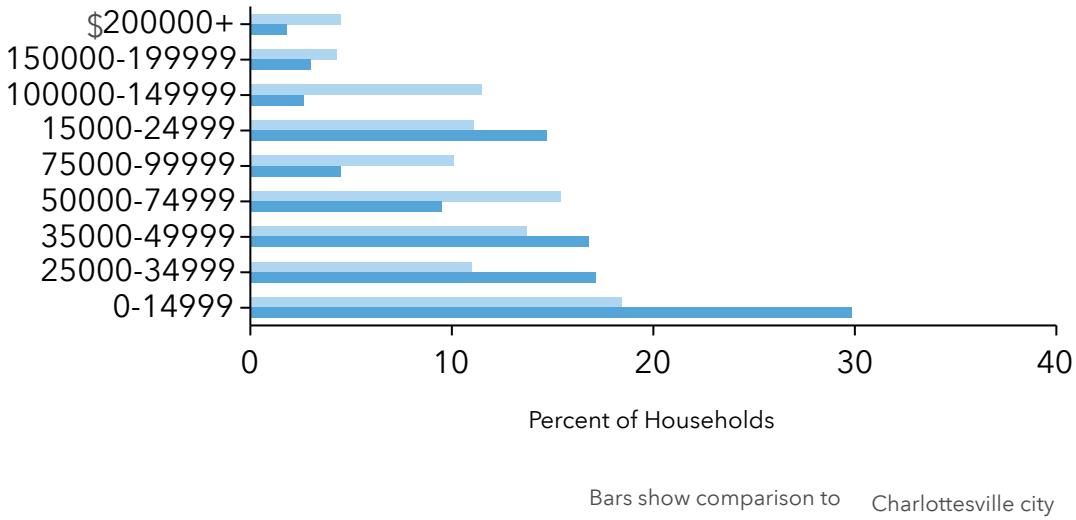
2.5
Average Household Size

$27,457
2017 Median Household Income

23.2
Median Age

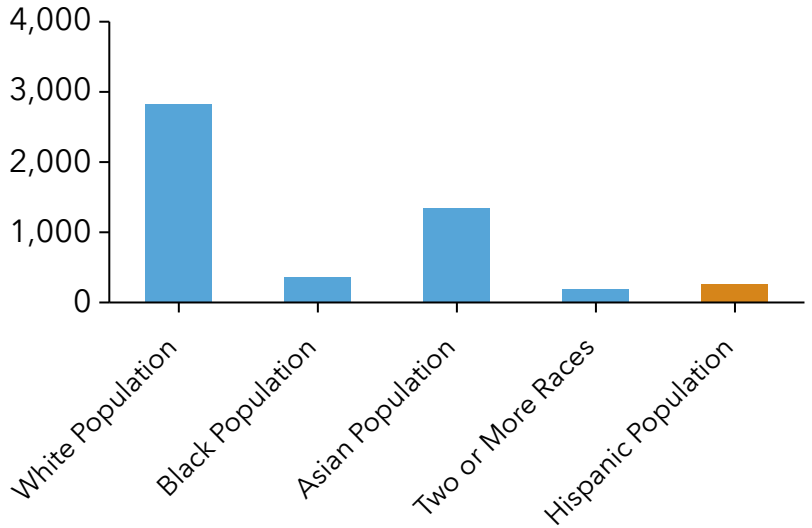


Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

72% White Collar

12% Blue Collar

16% Services

2.5% Unemployment Rate

Education

7% No High School Diploma

15% High School Graduate

6% Some College

72% Bachelor's/Grad/Prof Degree

Census Tract 7.0

4,603
2017 Population

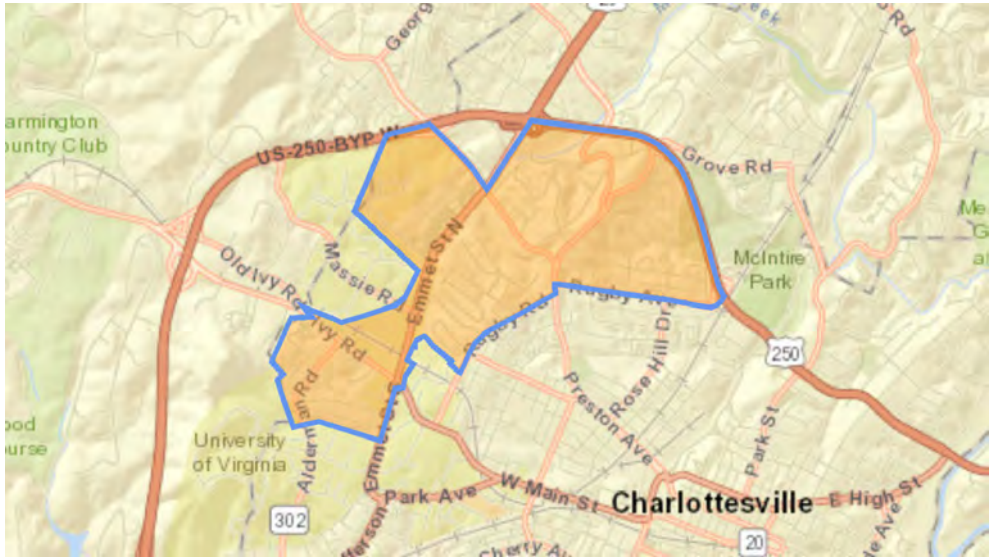
1,750
2017 Households

1%
2010-2017 Population: Annual Growth Rate

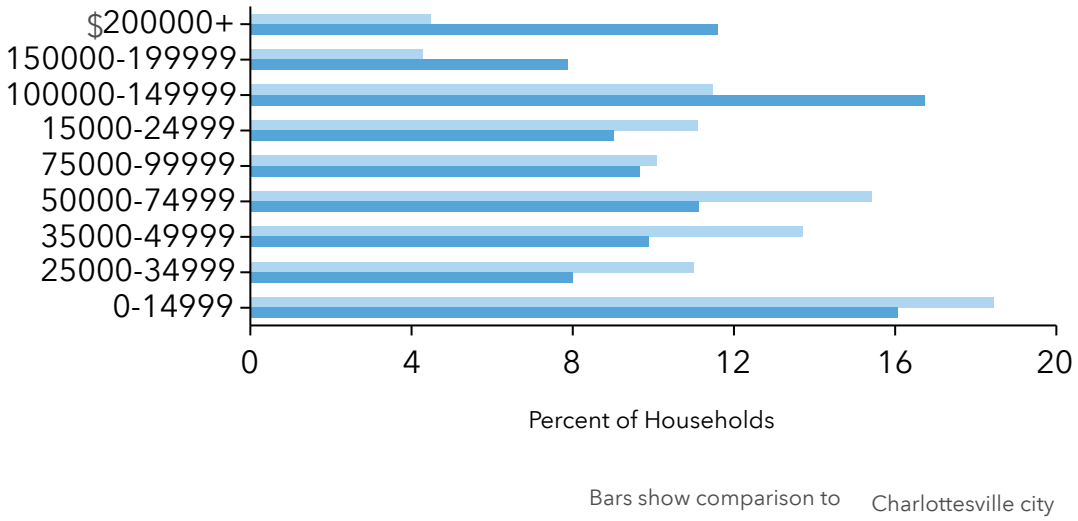
2.2
Average Household Size

$63,901
2017 Median Household Income

27.9
Median Age

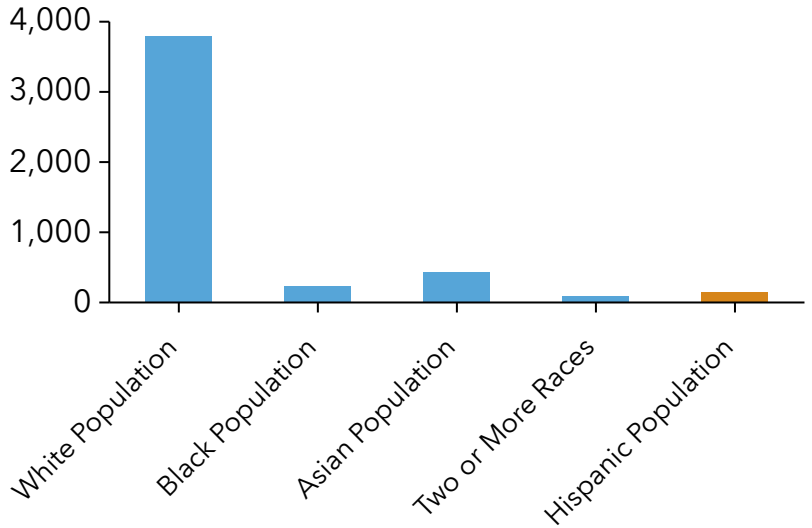


Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

79%
White Collar

8%
Blue Collar

13%
Services

4.3%
Unemployment Rate

Education

1%
No High School Diploma

9%
High School Graduate

10%
Some College

80%
Bachelor's/Grad/Prof Degree

Census Tract 8.0

3,835
2017 Population

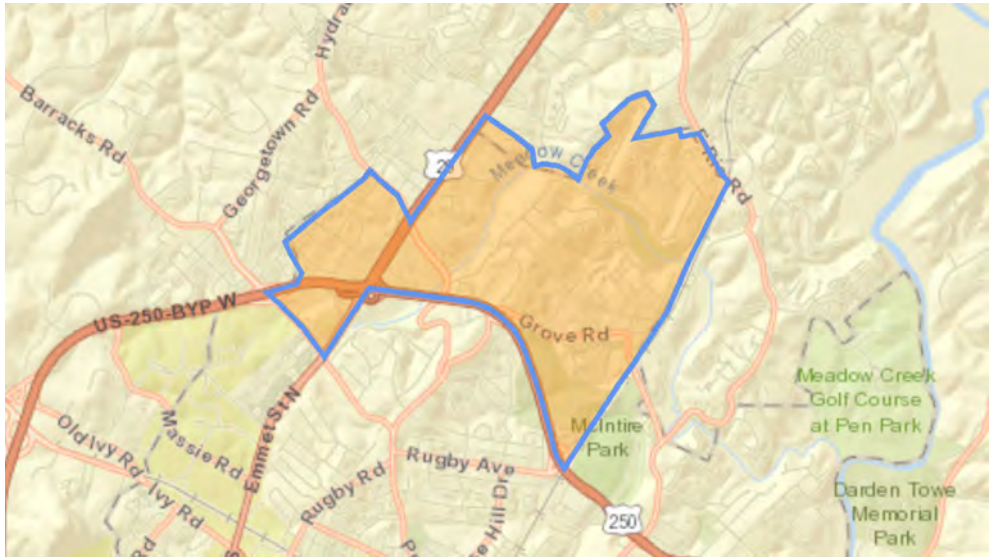
1,529
2017 Households

1%
2010-2017 Population: Annual Growth Rate

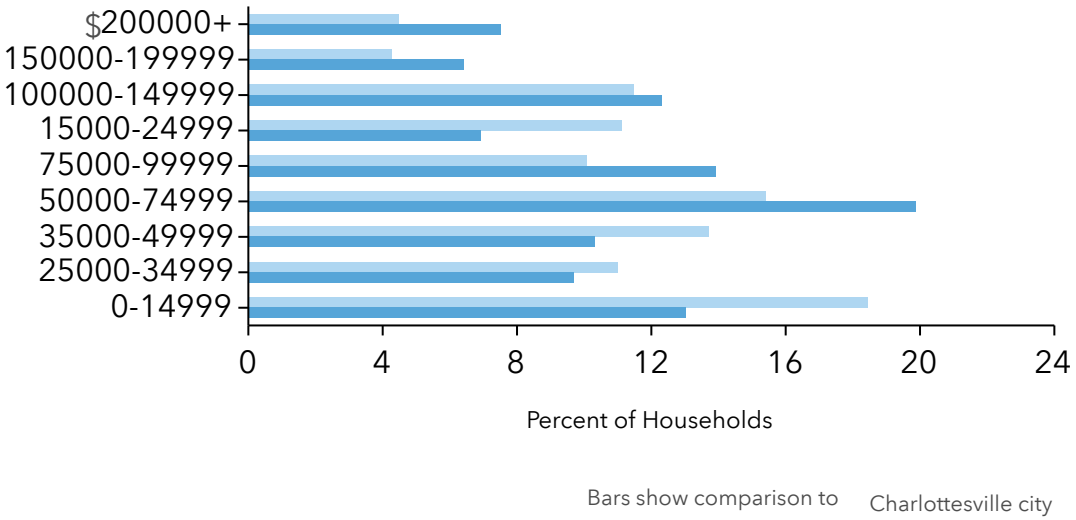
2.4
Average Household Size

$60,128
2017 Median Household Income

43.9
Median Age

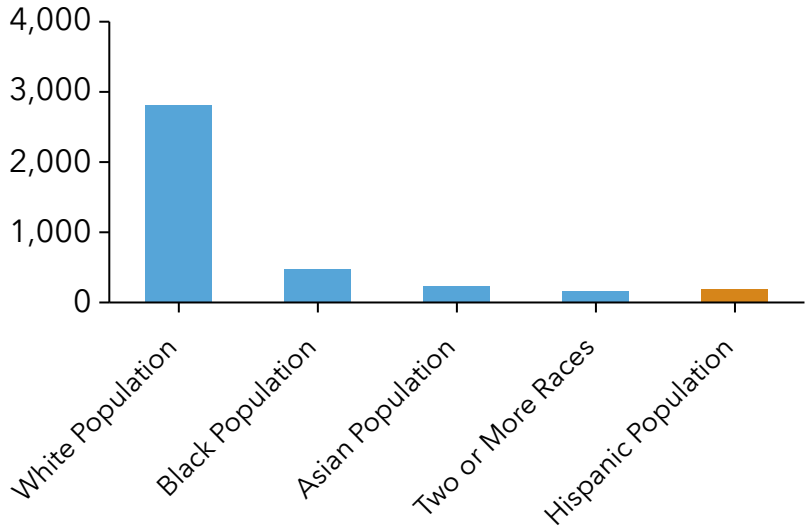


Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

66%
White Collar

6%
Blue Collar

29%
Services

3.0%
Unemployment Rate

Education

12%
No High School Diploma

24%
High School Graduate

14%
Some College

50%
Bachelor's/Grad/Prof Degree

Census Tract 9.0

2,440
2017 Population

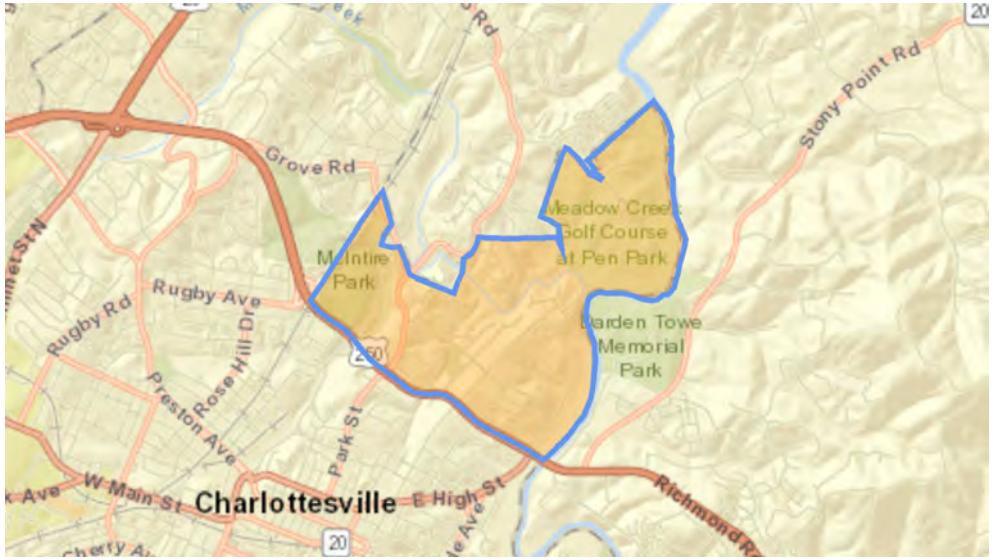
1,091
2017 Households

1%
2010-2017 Population: Annual Growth Rate

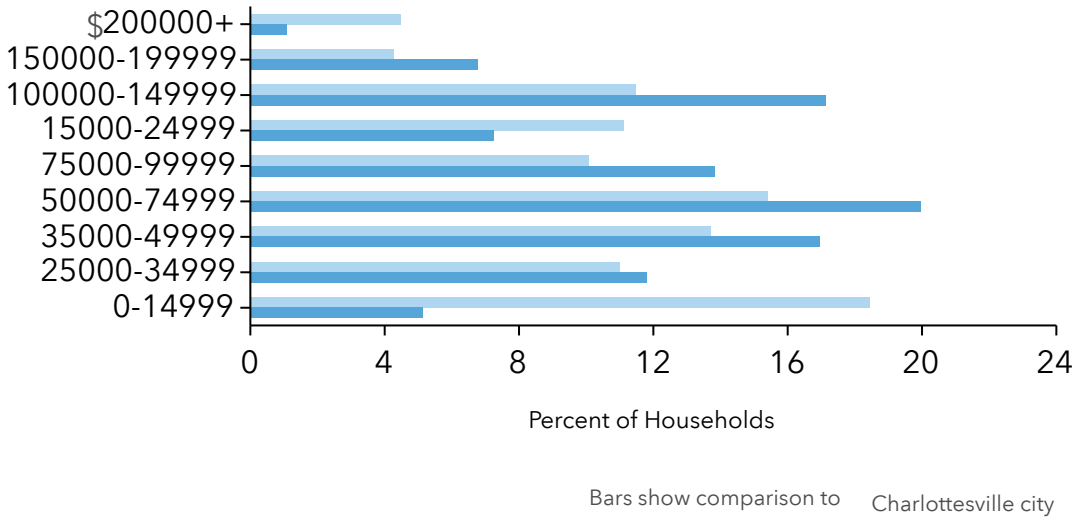
2.2
Average Household Size

$58,629
2017 Median Household Income

39.8
Median Age

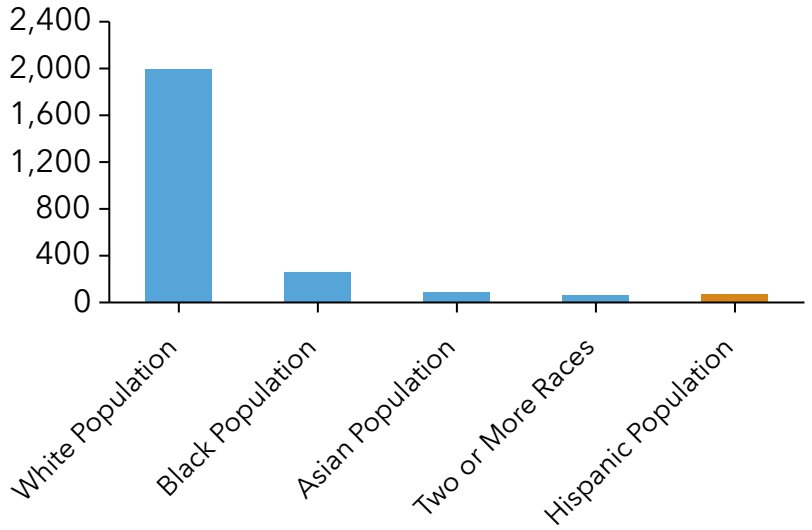


Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

77%
White Collar

8%
Blue Collar

15%
Services

2.4%
Unemployment Rate

Education

5%
No High School Diploma

24%
High School Graduate

24%
Some College

47%
Bachelor's/Grad/Prof Degree

Census Tract 10.0

3,161
2017 Population

1,646
2017 Households

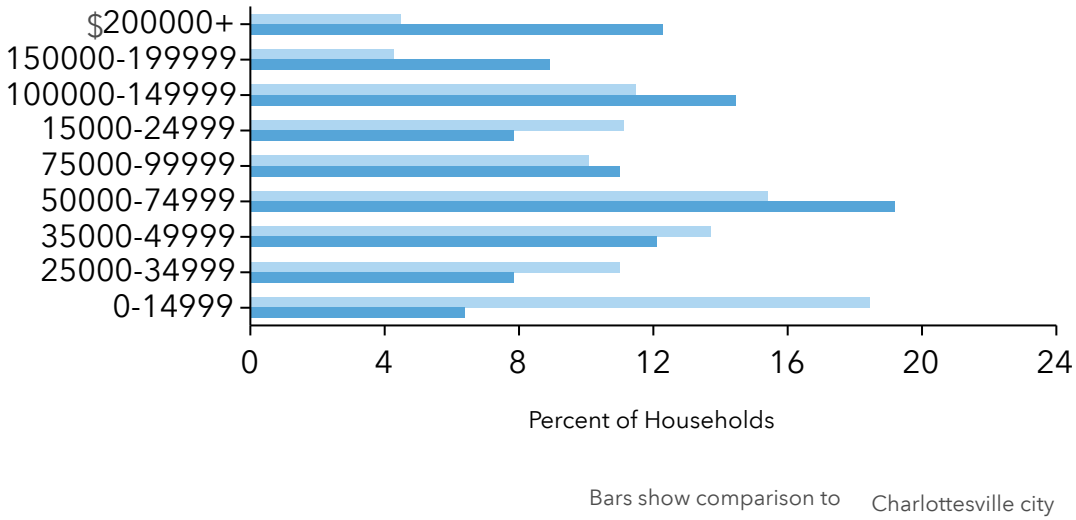
2%
2010-2017 Population: Annual Growth Rate

1.8
Average Household Size

$69,138
2017 Median Household Income

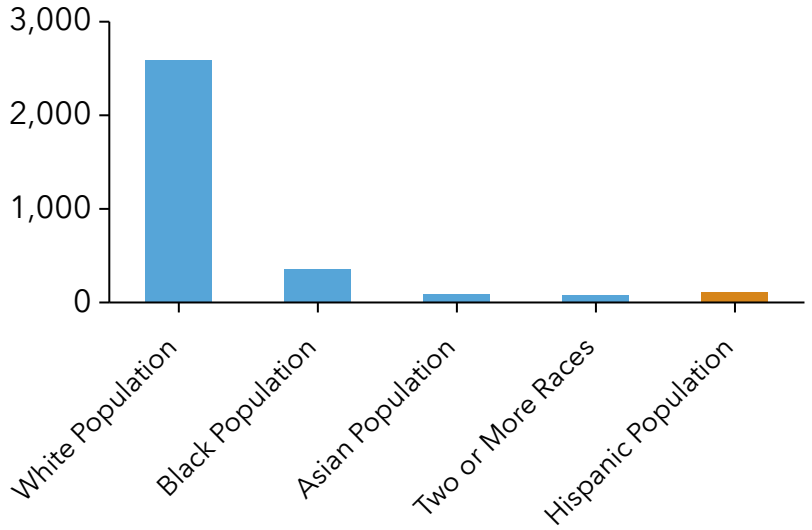
41.1
Median Age

Households by Income



Bars show comparison to Charlottesville city

2017 Race and Hispanic Origin



Employment

81%
White Collar

5%
Blue Collar

14%
Services

2.8%
Unemployment Rate

Education

6%
No High School Diploma

8%
High School Graduate

19%
Some College

68%
Bachelor's/Grad/Prof Degree

Student-dominated tracts have the highest share of households in rental housing – Census Tracts 6.0, 2.02 and 2.01. (See Appendix Table A-22.) Outside of the campus neighborhoods, renters are most prevalent in Census Tracts 4.01, 5.01 and 10.0.

The patterns of low-income household concentrations are largely generated by housing patterns. Census Tracts 5.02, 7.0 and 4.01 have the oldest housing stock while Census Tracts 9.0, 5.2 and 3.02 have single-family units as the largest share of their housing stock. (See Appendix Table A-23.) Lowest median rents are seen in Census Tracts 4.01, 5.01 and 4.02, reflecting in part the presence of public housing and other assisted housing units (Appendix Table A-24). The concentrations of lower-income households results in high shares of households with housing cost burdens. In Census Tracts 4.01 and 5.01, 57.1 and 54.7 percent of renter households spend 30 percent of their income or more on gross rent, including utilities. (See Appendix Table A-25.)

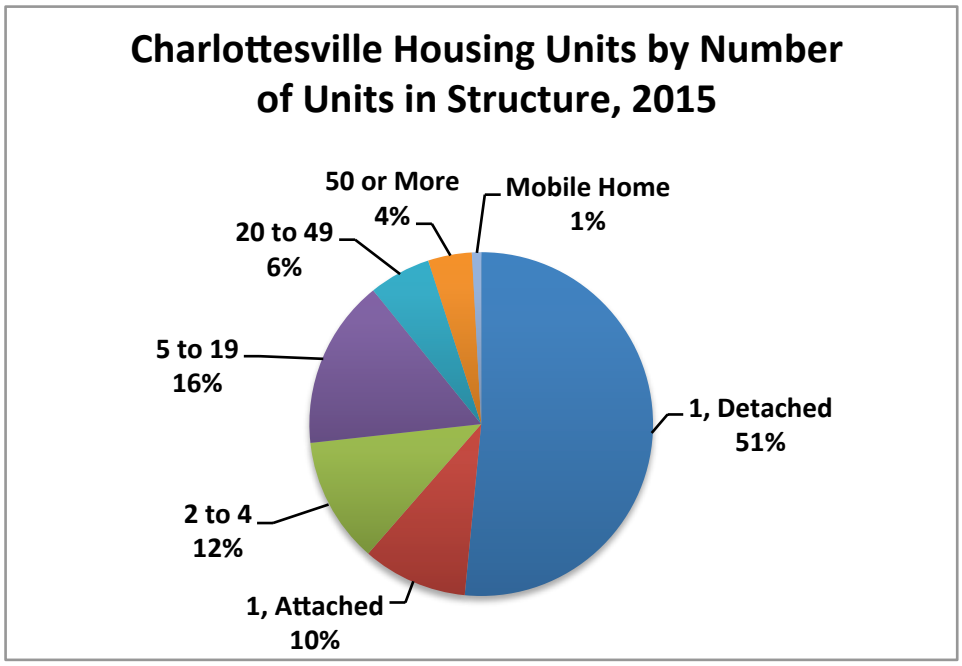
III. Housing Market Analysis

The housing market analysis describes the city's housing supply and evaluates the impacts of the supply/demand balance on rent rates and occupancy levels.

Housing Supply

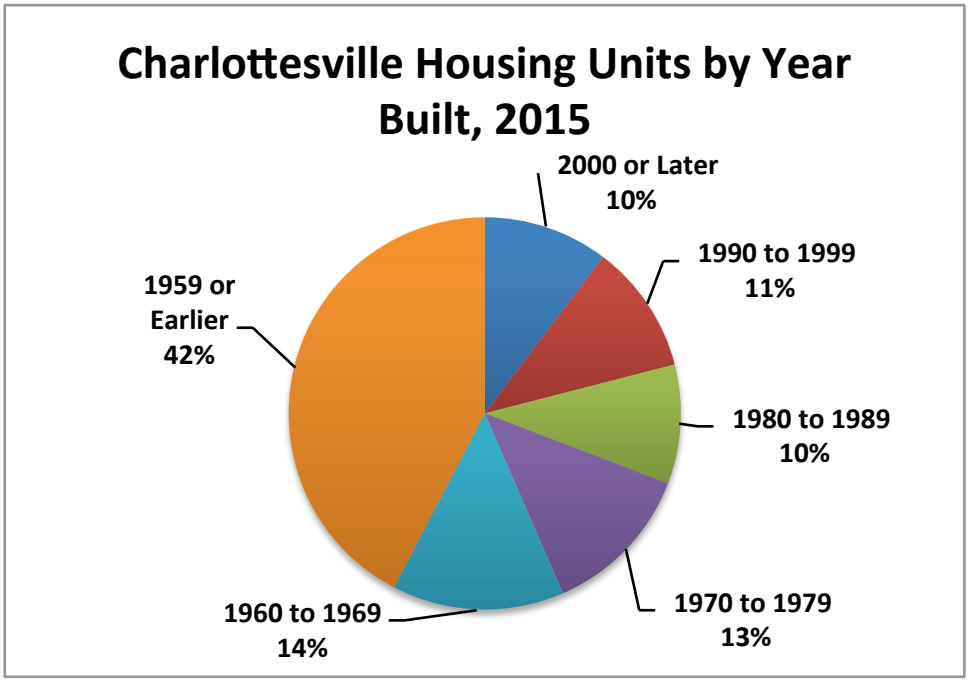
Units by Type

Charlottesville had a total housing stock estimated at 19,866 units in 2015. (See Appendix Table A-31.) Just over half the units were single-family detached units with another 9.9 percent as single-family attached units (e.g., townhomes). Two-unit structures, which include both traditional duplexes and houses with an English basement or other accessory unit, represented another 9.0 percent of the inventory. Larger rental buildings with 20 or more units in the structure accounted for 9.9 percent of the rental housing stock. The 174 mobile homes were 0.9 percent of the city's housing units. Across the metro area, single-family detached and attached units were 73.2 percent of total units.


Charlottesville Housing Units by Number of Units in Structure, 2015
50 or More 4%
Mobile Home 1%
20 to 49 6%
5 to 19 16%
1, Detached 51%
2 to 4 12%
1, Attached 10%

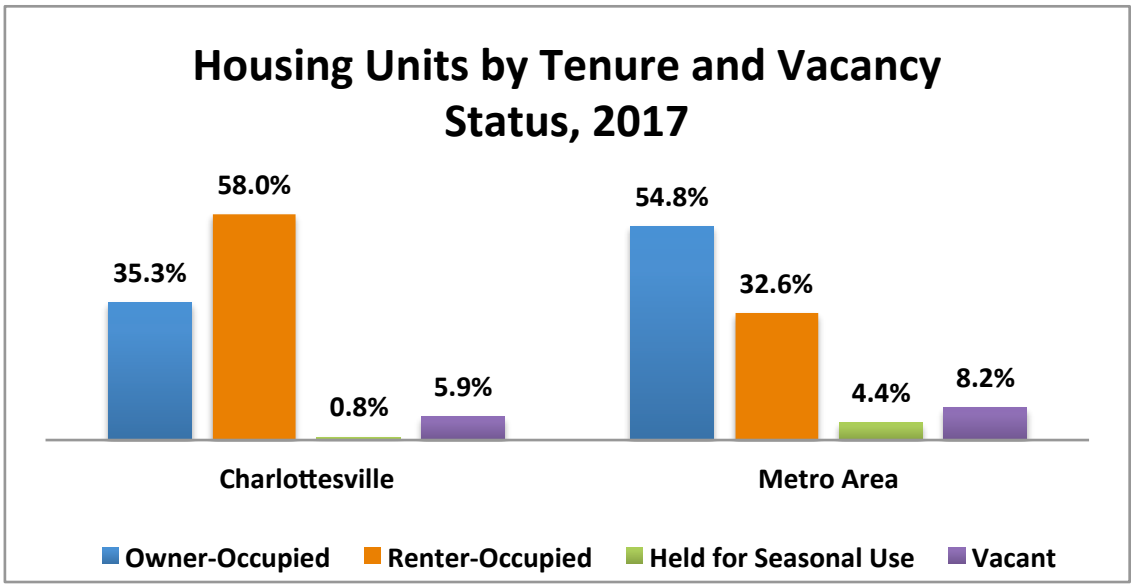
Year Built

The metro area's housing stock is relatively young with one-half of the units built since 1985, as shown in Appendix Table A-32. Charlottesville's housing construction has been more limited in recent years due to shortages of developable land, as reflected in its 1966 median year built. As of 2015, 42.3 percent of the city's housing units were built before 1960 and only 10.3 percent built after 1999.


Charlottesville Housing Units by Year Built, 2015
2000 or Later 10%
1990 to 1999 11%
1980 to 1989 10%
1970 to 1979 13%
1960 to 1969 14%
1959 or Earlier 42%

Vacancies

ESRI estimates that 6.7 percent of Charlottesville housing units are vacant as compared with 12.6 percent of metro area units. (See Appendix Table A-33.) That total includes units sold or rented but not yet occupied and units held for seasonal or recreational use as well as other vacancies such as houses held in estates. A breakdown of those vacancies is not available for 2017, but data from the 2011-2015 American Community Survey suggest that the area has a relatively high number of units held for seasonal or recreational use – 164 units in the city and 4,612 in the metro area as a whole.



Reviewing the Airbnb site, which offers housing for short-term rentals, revealed 213 listings in the city limits for:

- 45 rooms within houses;
- 77 apartments or complete suites; and
- 91 houses, including 6 specifically focused on UVA graduation weekend.

While a number of these listings are for units within people's homes or are occasional weekend rentals, others represent a diversion of housing units from the private housing market of monthly rentals to transient housing, acting as hotel rooms. These units represent 1.1 percent of the city's total housing stock.

With some overlap with Airbnb, StayCharlottesville.com lists 30 short-term rentals within the city limits, primarily in houses and guest houses.

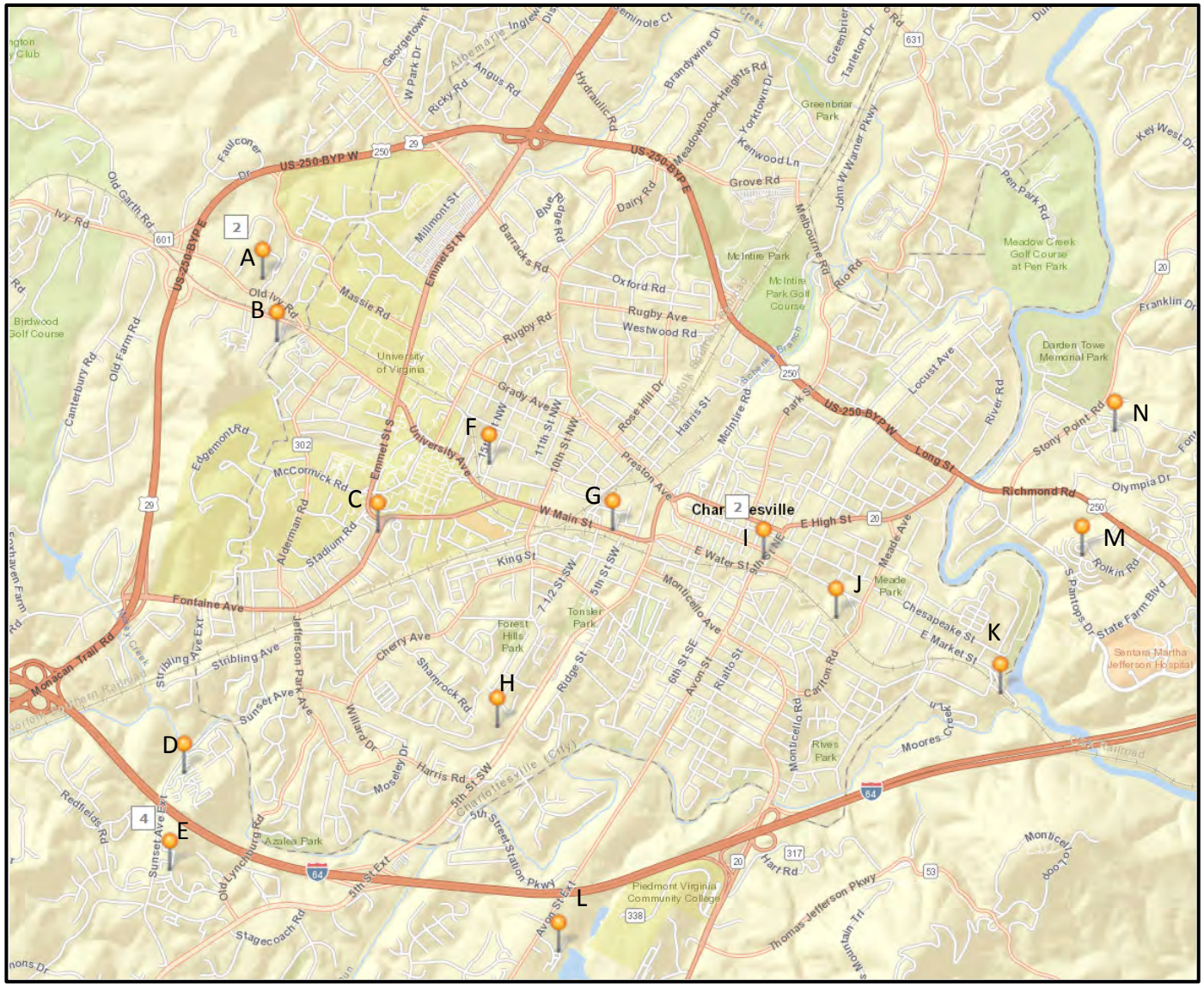
Rental Housing Market

Private Apartment Market

The rental housing supply analysis focuses first on 13 apartment buildings in Charlottesville and close-in Albemarle County that offer a total of 2,877 units (shown on the following map and inventoried in Appendix Table A-34). These competitive buildings exclude seven student housing developments, which rent by the bed.

Table 3. Competitive Apartment Building Inventory and Rents, 2018				
Floor Plan	Total Units	Rental Rates	Square Feet	Rent per Sq. Ft.
Studio / Efficiency	31	$1,299 - $1,399	675	$2.00
One Bedroom	949	$855 - $1,504	513 - 1,116	$1.16 - $0.98
Two Bedrooms	1,232	$1,093 - $2,474	887 - 1,713	$0.99 - $2.61
Three Bedrooms	537	$1,445 - $2,199	1,187 - 1,655	$0.91 - $1.61
Four Bedrooms	128	$2,864 - $3,579	1,200 - 1,696	$1.03 - $2.45
Total	**2,877**			

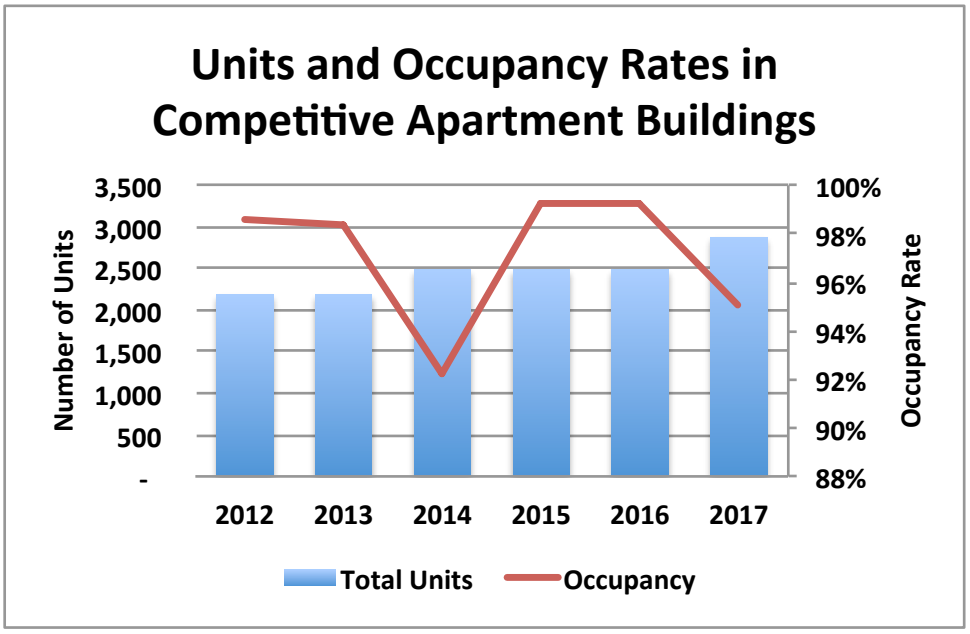
Note: Includes units in the competitive apartment buildings shown on the accompanying map.
Source: Axiometrics, 2018; Partners for Economic Solutions, 2018.



Competitive Apartments

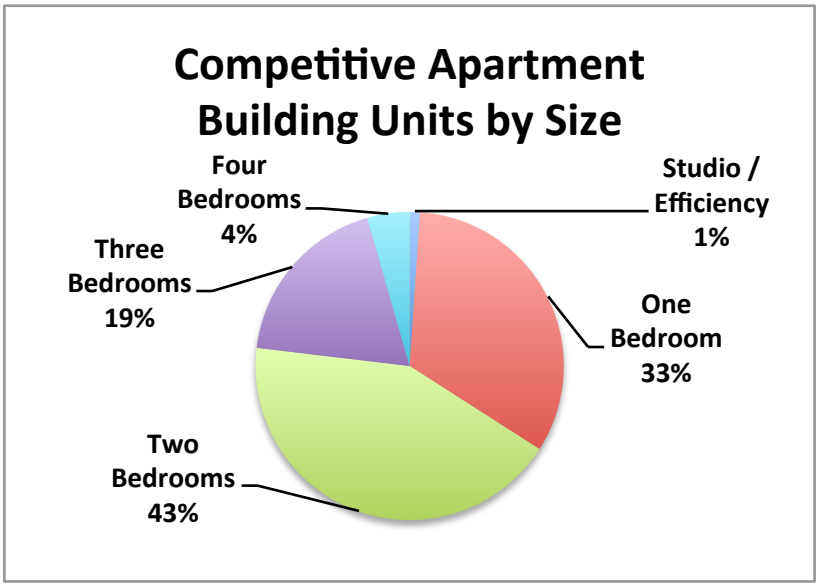
A	Huntington Village Ivy Gardens
B	University Heights
C	Jefferson Commons
D	Jefferson Ridge Apts
E	The Villas at Southern Ridge The Woodlands I The Woodlands II (Under construction)
F	Wertland Square
G	Six Hundred West Main (Planned)
H	Beacon on Fifth
I	925 East Market Street (Planned) Fifth Street Place (Under construction)
J	City Walk Apts
K	Former Woolen Mills (Planned)
L	Lakeside
M	Carriage Hill Apts
N	Avemore

The competitive inventory stood at 2,184 units from 2008 to 2013 when it increased to 2,485 with the addition of 301 units at City Walk Apartments, as shown in Table A-35. The opening of Beacon on 5th and The Woodlands II in 2017 increased the total inventory to 2,877 units. At the end of 2016, the focus buildings had only 20 vacant units (99.2-percent occupancy). This occupancy rate, well in excess of the typical healthy 95-percent occupancy that allows for frictional vacancies between tenants, indicates how tight the rental market was in the city and immediate parts of Albemarle County. Through the years, the occupancy rate has responded to the addition of new units to the market, dipping to 92.2 percent in 2014 but quickly rebounded to 99.3 percent in 2015 as the market adjusted to the growing inventory. With the addition of 392 new units in 2017, occupancy slipped to average 95.1 percent with an average of 142 vacant units. The vacancies that now exist are concentrated in the two newest buildings.



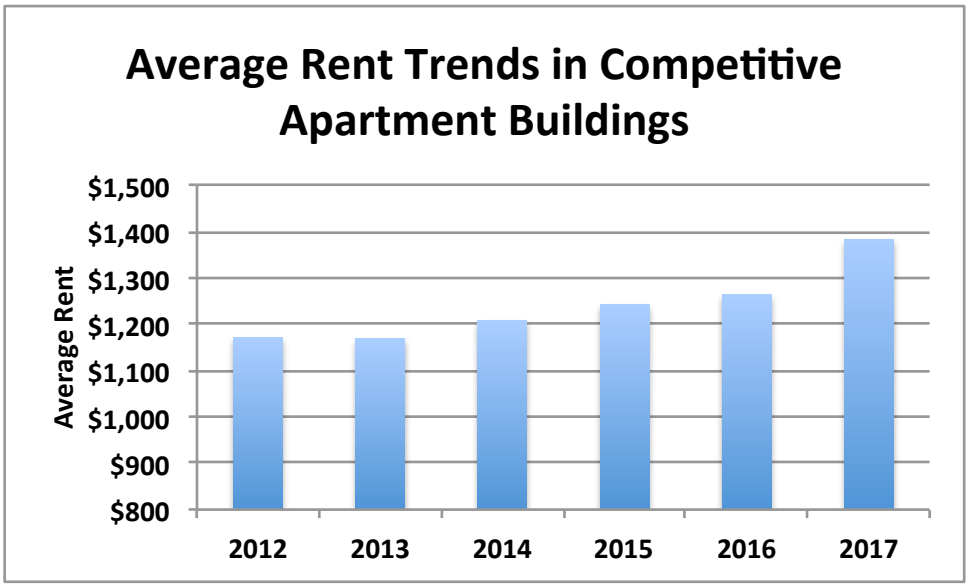
The mix by number of bedrooms is skewed toward one- and two-bedroom units, reflecting the dominance of one- and two-person households. One-third of the units have one bedroom, and 42.8 percent have two bedrooms. Only one of the competitive buildings offers efficiency units. Efficiencies constitute a surprisingly low 1.1 percent of the competitive apartment inventory. In part, this may reflect the City's zoning policies that regulate density based on number of units. Also surprising is that 18.7 percent of the units have three bedrooms and 4.4 percent have four bedrooms, reflecting the popularity of large units

designed for roommates, much higher than in most markets. Many of the four-bedroom units are occupied by students and rented by the bed.



Rents are relatively high – ranging from $1,299 to $1,399 for studio apartments, $855 to $1,504 for one-bedroom units, $1,093 to $2,474 for two-bedroom units, $1,445 to $2,199 for three-bedroom units and $2,864 to $3,579 for four-bedroom apartments. The least expensive rent is $855 for a small one-bedroom apartment. On a square-foot basis, rents range from $0.91 to $2.61 per square foot.

Average rents in these buildings have trended steadily upward, from $1,172 in 2012 to $1,384 in 2017. As one would expect, the newest buildings are achieving the highest rents. Average rents have increased 18.1 percent in the past six years and 9.4 percent in 2017 alone.



Five apartment developments have been approved for future delivery. Shown on the Competitive Apartments map, they include:

- Fifth Street Place with 200 units has begun leasing and is nearing completion on Fifth Street just south of I-64 in Albemarle County.
- The former Woolen Mills structure is about to start renovation for 94 units at the end of East Market Street also in Albemarle County.
- Six Hundred West Main may proceed with 57 units for an opening in 2019.
- 925 East Market Street has been approved for 57 units.
- Timberland Park in Albemarle County has been approved for 80 units.

Other Rental Housing

While most visible, the large apartment buildings do not represent the entire inventory of rental housing in the city. To provide additional insights into the rest of the private rental market, PES analyzed current rental listings on Zillow and Craig's List. Summarized in Table 4, the rent ranges are relatively consistent with those of the major competitive apartment buildings. Though some of the ranges include a few units at much lower rents than those available in the competitive apartment buildings; the low ends of the rent ranges are typically outliers. For example, there is one very small one-bedroom unit in poor condition listed at $400 per month on Zillow, but the next lowest rent is $675 and most units rent from $800 to $1,495. Only 11 units on Zillow and 9 units on Craig's List rent for less than $900 per month.

Table 4. Charlottesville Rental Units Listed on Zillow and Craig's List as of February 12, 2018			
Floor Plan	Total Number of Units	Rental Rates	Average Rental Rate
Zillow Units Listed			
Studio/Efficiency	7	$895 - $1,125	$1,058
One Bedroom	36	$400 - $2,800	$1,464
Two Bedrooms	47	$550 - $4,995	$1,503
Three Bedrooms	43	$800 - $2,400	$1,370
Four Bedrooms	10	$1,325 - $3,300	$1,925
Total	**143**		**$1,474**
Craig's List Units Listed as Available within 30 Days			
Studio/Efficiency	1	$745	$745
One Bedroom	21	$700 - $1,495	$1,029
Two Bedrooms	26	$800 - $2,374	$1,373
Three Bedrooms	20	$950 - $2,300	$1,628
Four Bedrooms	1	$2,800	$2,800
Total	69		$1,363
Sources: Zillow, February 12, 2018; Craig's List, February 12, 2018; Partners for Economic Solutions, 2018.			

Effect of University of Virginia Students

The University of Virginia's dominance in the Charlottesville economy inevitably influences the local housing market as well. For the 2017-2018 academic year, the University enrolled 15,774 full-time undergraduates and 6,319 full-time graduate and professional school students, a 1.9-percent increase over the 2015-2016 enrollment. First-year students are required to live on grounds and a significant share of upperclass students and graduate students also live on grounds. One-third of students (6,400) live in University housing on grounds. RCLCO estimated that students occupy an additional 7,800 beds in purpose-built student housing off-grounds, roughly 2,800 beds in single-family detached houses and 1,800 beds in other multi-family apartments[1].

The University is in the process of developing a new upperclass building under construction on Brandon Avenue for opening in Fall 2019 with about 300 units; it plans to build another upperclass apartment building after that.

[1] RCLCO. Comprehensive Housing Analysis and Policy Recommendations: Affordable and Workforce Housing. January 13, 2016.

Other students seek housing in private apartments and houses, typically within walking distance of the grounds or on a University bus line. Information from the 2012-2016 American Community Survey indicated that 39 percent of Charlottesville residents with incomes below the poverty line are students. Many come with parental support, personal savings and college loans to supplement their limited incomes. Nearby neighborhoods have experienced conversions of single-family homes into student housing. Responding to this market, the multi-family development industry has developed prototypes for student housing that cluster four roommates in a four-bedroom, four-bathroom apartment. Each student is allowed to rent his or her own bedroom and bathroom independently without liability for roommates' rents. Seven apartment complexes near the grounds serve this market, helping to alleviate some of the pressure on neighborhoods.

Publicly Assisted Housing

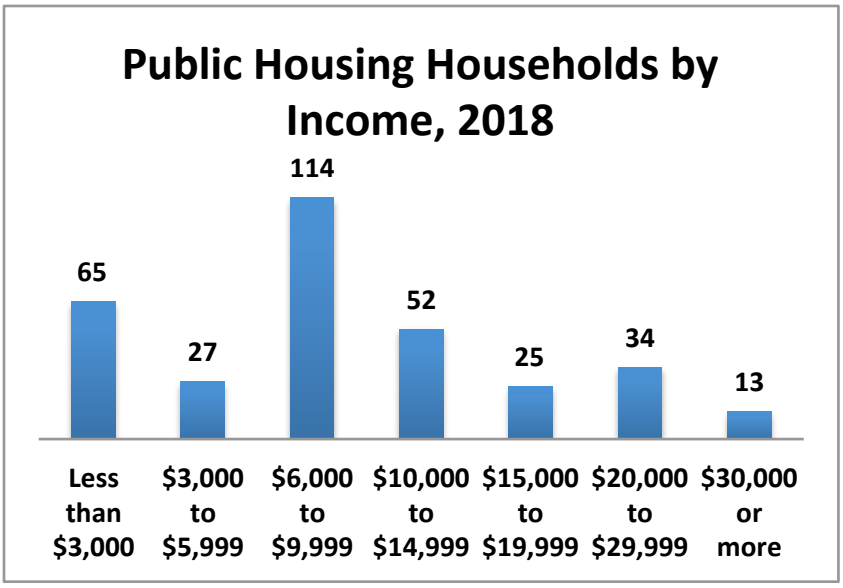
Publicly assisted housing includes public housing owned by the Charlottesville Redevelopment and Housing Authority (CRHA), other units that have received financial assistance from the US Department of Housing and Urban Development (HUD) and private development funded with Low-Income Housing Tax Credits (LIHTC) from the U.S. Department of the Treasury.

CRHA has an inventory of 376 public housing units – 371 in seven complexes as well as 5 units on scattered sites (Appendix Table A-36). Its largest developments – Westhaven (126 units), Crescent Halls (105 units) and S. 1st Street (58 units) – opened in 1965, 1976 and 1979, respectively. Since that time, additions to the public housing stock have been limited – 82 units added in four developments in 1980 and five scattered units added at four locations in 1991 and 1994.

The age of CRHA housing is a major issue as many units are reaching the end of their useful lives. Inadequate funding through the last decades has challenged the Authority's ability to maintain these units properly. Federal funding for public housing has not kept pace with routine maintenance needs, let alone the needs for modernization and replacement of older units. HUD's capital program subsidy for both maintenance and modernization of all CRHA public housing was $483,486 in 2016 – a mere $1,285 per unit. The City is also setting aside $2,250,000 of Capital Improvement Program funds between Fiscal Years 2018 and 2022 to support CRHA redevelopment efforts.

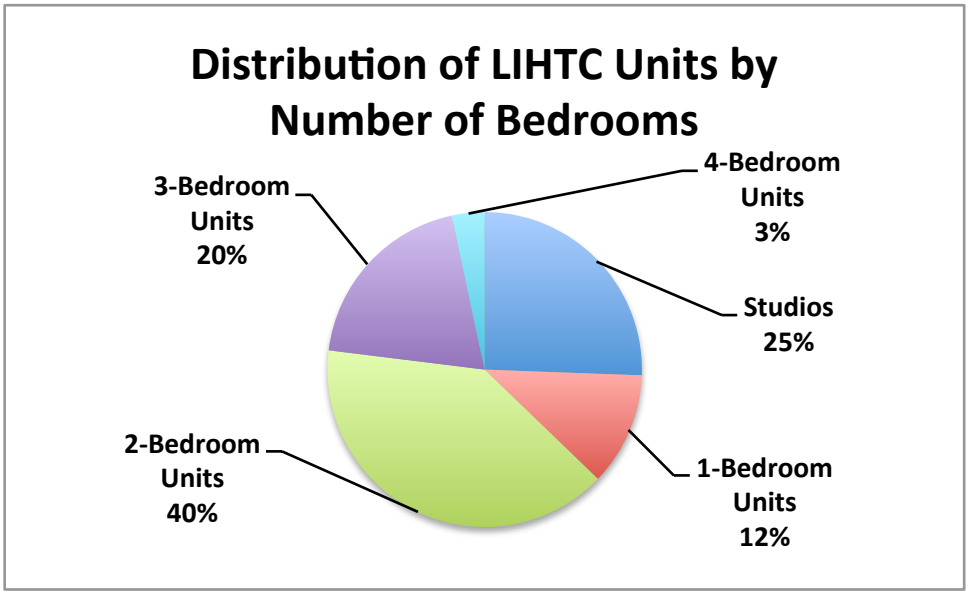
Public housing serves primarily extremely-low-income individuals and families, though residents are not forced to move when their incomes increase above 30 percent of AMI. Shown in Appendix Table A-37, monthly rents range from $0 for one household and $35 for

50 households up to $1,289 paid by a family of six. The median rent is $217 per month, implying a median annual income of public housing residents is estimated at $8,600.



Federal assistance for affordable housing development has been focused in the LIHTC program for the last three decades as public housing and other HUD housing development funding has remained stagnant or declined. Under LIHTC, private or non-profit developers commit to provide some or all of the units at affordable rent levels for a period of at least 15 years in exchange for Federal income tax credits for their equity investors. Eleven developments that have received LIHTC funding from 1988 through 2014 continue to provide 720 affordable units. (See Appendix Table A-38.)

For those LIHTC developments where information is available on the mix of units, studios and one-bedroom units constitute 37 percent of the supply, two-bedroom units represent 40 percent, and three- and four-bedroom units are 23 percent of total units. Most of the LIHTC units were developed for households with incomes at 50 to 60 percent of Area Median Income (AMI).



Housing Choice Vouchers

The remaining key resource for housing affordability does not actually create new units. CRHA administers 700 Housing Choice Vouchers that are funded by HUD. (Fifty-one of these vouchers are committed to units in Friendship Courts.) The vouchers allow extremely-low-income families, the elderly and disabled individuals to pay 30 percent of their income for rent with HUD making up the difference between what they pay and fair market rents. Fair Market Rents (FMRs) have been set for the Charlottesville metro area. CRHA rents are authorized to reach 110 percent of FMRs.

Unit Size	2016 Fair Market Rent	110% of FMR
Studio	$722	$794
One Bedroom	$1,010	$1,111
Two Bedrooms	$1,171	$1,288
Three Bedrooms	$1,453	$1,598
Four Bedrooms	$1,678	$1,845

Given the high rents prevailing in the city, many of the vouchers administered by CRHA are actually used to rent housing in surrounding counties and as far away as Richmond. Many of those used in the city are used in LIHTC buildings to lease units designated for households at up to 60 percent of AMI.

Construction Activity

Development in the city has been constrained by the limited supply of developable sites. Few properties of any size are undeveloped or suitable for redevelopment.

Five new multi-family rental buildings are under construction or approved for development in the close-in area, as shown on the Comparable Apartments map:

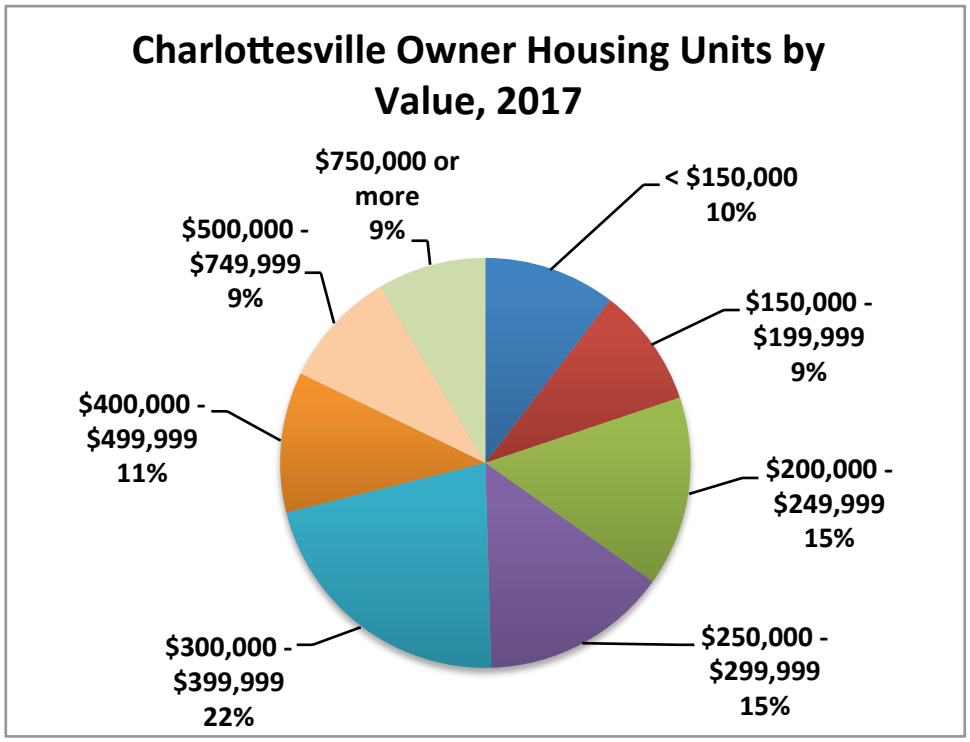
- Six Hundred West Main is proposed to open in 2019 with 57 units.
- A 57-unit apartment complex has been approved at 925 East Market Street.
- Fifth Street Place is reaching completion with 200 units on Fifth Street south of I-64 in Albemarle County.
- The former Woolen Mills is scheduled to be renovated with 94 units at the end of East Market Street also in Albemarle County.
- Timberlake Park is proposed for development with 80 units just south of I-64 in Albemarle County.

With regard to new affordable housing units, the second-phase of Carlton Views is about to begin construction, adding 48 units supported by LIHTC and City investments. Twenty-five percent of the units will be affordable at 40 percent of AMI with the rest affordable at 60 percent of AMI.

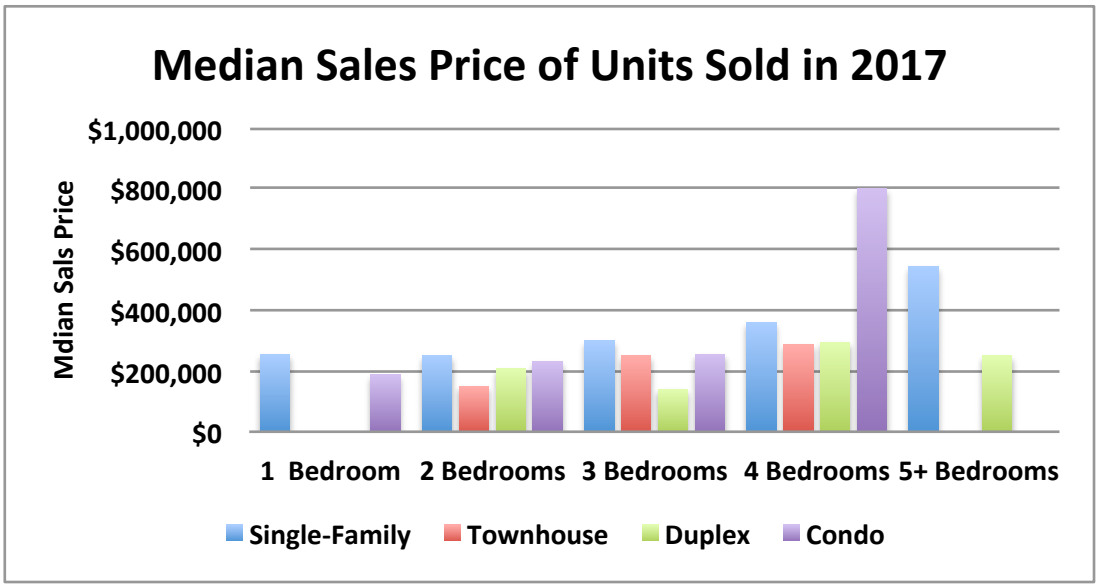
Piedmont Housing Alliance is planning for the redevelopment of Friendship Courts in the Strategic Investment Area off Monticello Avenue with the prospect of adding between 100 and 150 affordable units at different income tiers. The redevelopment with 375 to 450 units is being planned to include about one-third Section 8 (replacement units for the original tenants), one-third at 60 percent of AMI and one-third at market rents.

Ownership Housing

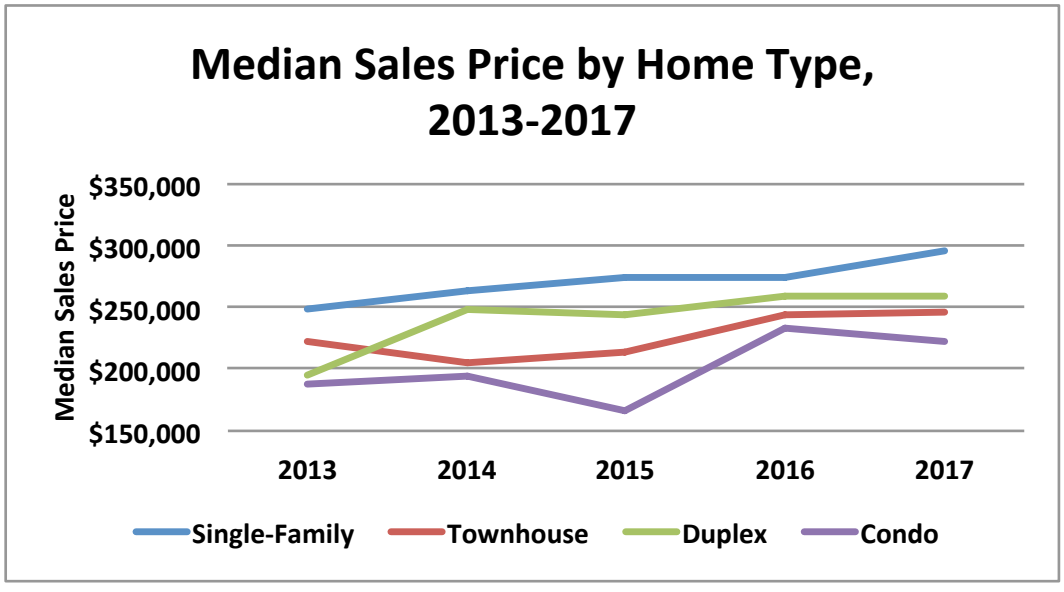
ESRI estimates that the city had 7,378 owner-occupied housing units in 2017 with a median value of $302,075. Only one-quarter or 2,569 of the units have values below $250,000, and only 767 units (just over 10 percent) are valued at less than $150,000. These values are based on owners' estimates of value, which may not be completely accurate. (See Table A-39.)



Home sales prices reported through the Multiple Listing Service and tabulated by Home Junction show a median sales price of $310,000 for single-family units in 2017. This compares with the median sales price of $246,700 for townhouses, $259,800 for duplexes and $222,375 for condominiums. Shown in Appendix Table A-40, the median prices of these single-family detached units range from $250,000 for a two-bedroom house to $299,100 for a three-bedroom house and $542,500 for a house with five or more bedrooms. Only 45 single-family detached units, 8 townhouses, 2 duplexes and 17 condominiums of any size sold for less than $150,000, and there is no assurance that those units were habitable in as-is condition.



Over the last five years, prices have escalated rapidly. The median single-family detached unit sale price in 2017 was 17.7 percent higher than the median price of $248,950 in 2013 – an average annual increase of 3.3 percent. (See Appendix Table A-41.)



Due to the city's built-out nature, new construction of single-family units has been limited, averaging 67 units per year from 2012 through 2017 with an additional 9 units in duplexes.

IV. Housing Affordability Gap

This section focuses on the gap between the housing needed by Charlottesville households and that provided.

Rental Housing

Comparing the number of units at different rent levels and the number of households that can afford to pay those rents is not a meaningful comparison because many higher-income households spend significantly less than 30 percent of their income for housing. Spending less than 30 percent, they occupy units that would otherwise seem to be available for lower-income households. This analysis combines the information provided by a number of indicators to arrive at an estimate of how many households are unable to find housing they can afford. It focuses primarily on the paucity of units available for households at lower income levels and the households burdened by rents in excess of their incomes.

Availability of Affordable Units

Affordability is defined as spending no more than 30 percent of household income for gross housing costs – rent plus utilities for rental housing. Based on that affordability standard, the typical number of residents by unit size and current utility allowances, a family of three with an income at 30 percent of AMI (roughly $20,700) could afford to spend not more than $550 per month for a two-bedroom apartment, including utilities. At 50 percent of AMI (roughly $34,500), the maximum affordable rent is $910 for a two-bedroom apartment, including utilities.

Table 5. Affordable Rents by Unit Size and Income Bracket, 2017				
	Percent of Area Median Income			
Unit Size	30%	50%	60%	80%
Gross Monthly Rents				
Efficiency	$400	$670	$810	$1,070
1-Bedroom	$460	$770	$920	$1,230
2-Bedroom	$550	$910	$1,090	$1,460
3-Bedroom	$580	$960	$1,150	$1,530

Note: Gross rents reflect HUD's affordability standard of 30 percent of income.

Source: U.S. Department of Housing and Urban Development, 2017; Partners for Economic Solutions, 2018.

Comparing these maximum affordable rents to prevailing rents in the city market shows that only one one-bedroom apartment in the competitive apartment inventory was affordable to a household at 60 percent of AMI. No household below 60 percent of AMI could afford apartments in these modern apartment complexes, and only those at the top end of the 60 to 80 percent of AMI bracket could afford a market-rate unit.

Only six units listed by Zillow or three units listed on Craig's List would be affordable to households at 50 percent of AMI with nine or seven more units affordable at 60 percent of AMI, respectively. However, these listings do not ensure that the units are safe and sanitary. Due to overlap, the results from the two listing services cannot be combined.

Table 6. Units Currently Available at Maximum Affordable Rents by Household Income Level, Charlottesville, 2018				
	Units Available at Affordable Rent			
Unit Size	30%	50%	60%	80%
Units Listed on Zillow				
Efficiency	-	-	-	6
1-Bedroom	1	-	5	21
2-Bedroom	-	4	7	8
3-Bedroom	-	1	2	15
Total	**1**	**5**	**14**	**50**
Units Listed on Craig's List				
Efficiency	-	-	1	1
1-Bedroom	-	2	6	15
2-Bedroom	-	1	3	15
3-Bedroom	-	-	1	4
Total	**-**	**3**	**11**	**35**

Source: Zillow, February 2018; Craig's List, February 2018; Partners for Economic Solutions, 2018.

The citywide market offers virtually no private-market apartments at rents affordable to households at or below 60 percent of AMI.

Comparing the available units listed on Zillow to the rents that Housing Choice Vouchers can pay in the city indicates 66 eligible units; 37 eligible units are listed on Craig's List. However, the landlords for these apartments and rental houses may not be willing to participate in the Housing Choice Voucher program or to lease to households with poor credit histories. The geographic distribution of voucher holders underscores the limited availability of affordable units within the city. The vast majority of CRHA-managed vouchers are actually used in the surrounding counties.

Table 7. Units Currently Available at Rents Allowed with Housing Choice Vouchers, Charlottesville, 2018		
Unit Size	**Maximum Rent**	**Available Units**
Units Listed on Zillow		
Efficiency	$794	-
1-Bedroom	$1,111	21
2-Bedroom	$1,288	15
3-Bedroom	$1,598	25
4-Bedroom	$1,845	5
Total		**66**
Units Listed on Craig's List		
Efficiency	$794	1
1-Bedroom	$1,111	15
2-Bedroom	$1,288	11
3-Bedroom	$1,598	10
4-Bedroom	$1,845	-
Total		**37**
Source: Zillow, February 2018; Craig's List, February 2018; Partners for Economic Solutions, 2018.		

Cost Burdens

The cost burden data provided in Appendix Table A-15 provide a valuable indicator of the extent of the housing affordability gap. Looking at renter households, the data show that 4,615 households were paying 30 percent of their income or more for housing during the 2010 to 2014 period. Even more telling is the estimate that 2,935 of those households were spending more than 50 percent of their income. Of those severely-cost-burdened households, 77 percent or 2,270 households had incomes less than 30 percent of AMI. Unfortunately, that number includes a large number of students living off campus, students who typically have other sources of income. A recent analysis by the U.S. Census Bureau[2] estimated that 39 percent of Charlottesville area residents with incomes below the poverty level are students. If we apply that ratio to the number of households at less than 30 percent of AMI, adjusting for the different household sizes and tenure, this leaves us with 811 extremely low-income non-student renter households with severe cost burdens.

[2] Benson, Craig and Alemayehu Bishaw, Poverty Statistics Branch, Social, Economic, and Housing Statistics Division. Examining the Effect of Off-Campus College Students on Poverty Rates; December 7, 2017. Accessed at https://www.census.gov/newsroom/blogs/random-samplings/2017/12/off-campus.html

Housing Assistance Waiting Lists

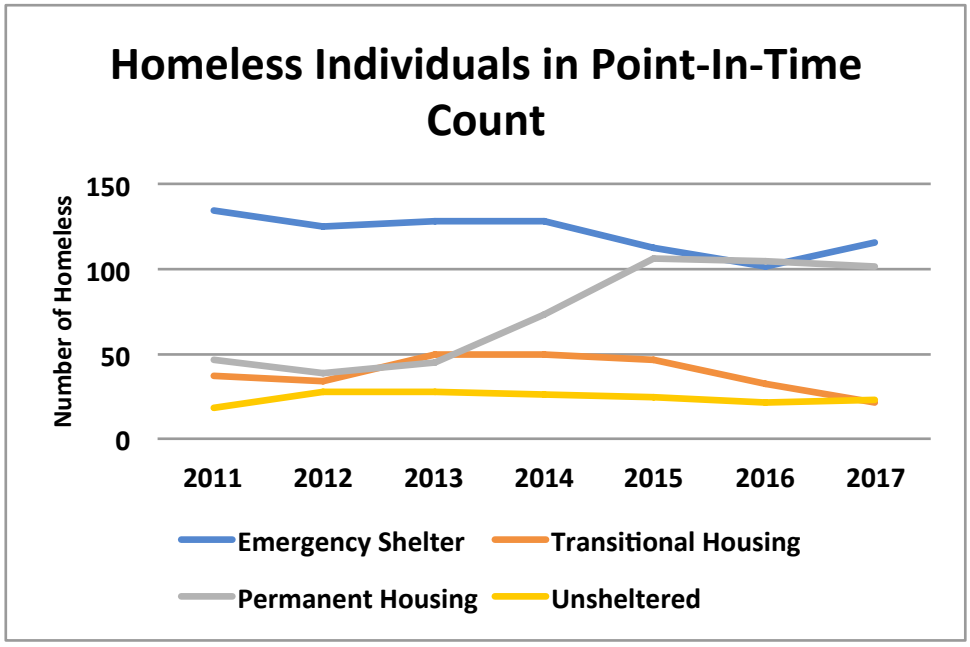
The waiting lists maintained by CRHA for Housing Choice Vouchers and public housing included 1,866 households in July 2017. Excluding overlap caused by households on both lists, there are 1,651 unduplicated households. The waiting lists for Housing Choice Vouchers and public housing waiting list have been closed for years. With low levels of turnover, this represents an eight-year wait for a voucher or a seven-year wait for public housing though the wait is significantly shorter for elderly and disabled individuals.

Due to program priorities, the waiting lists are heavily weighted toward extremely low-income households at less than 30 percent of AMI – 84 percent of voucher applicants and 80 percent of public housing applicants. (See Appendix Table A-42.) Some applicants are on multiple lists including those of other jurisdictions. A recent analysis revealed that 305 or 68 percent of public housing applicants live or work in Charlottesville. Of the voucher applicants, 981 or 70 percent listed living or working in Charlottesville as their target funding/ preference.

As shown in Appendix Table A-43, more than half of those applying for assisted housing were single persons. Three percent had six or more members – 55 families. On the public housing list, 113 applicants had elderly/disabled status, and 95 applicants were identified as homeless.

Homelessness

A key indicator of the deficiencies of the housing supply, homelessness remains a significant problem in Charlottesville. The single point-in-time survey conducted in February counted 115 individuals in emergency shelter, 21 in transitional housing, 102 in permanent housing and 23 unsheltered individuals in the Charlottesville area. The number of homeless has been trending down since the local jurisdictions in the Thomas Jefferson Area Coalition for the Homeless (TJACH) adopted a Housing First strategy and invested in additional permanent housing, including 30 units with supportive services. The number of individuals in emergency shelters declined from 135 in 2011 to 115 in 2017, while the number in permanent housing rose from 46 in 2011 to 102 in 2017.



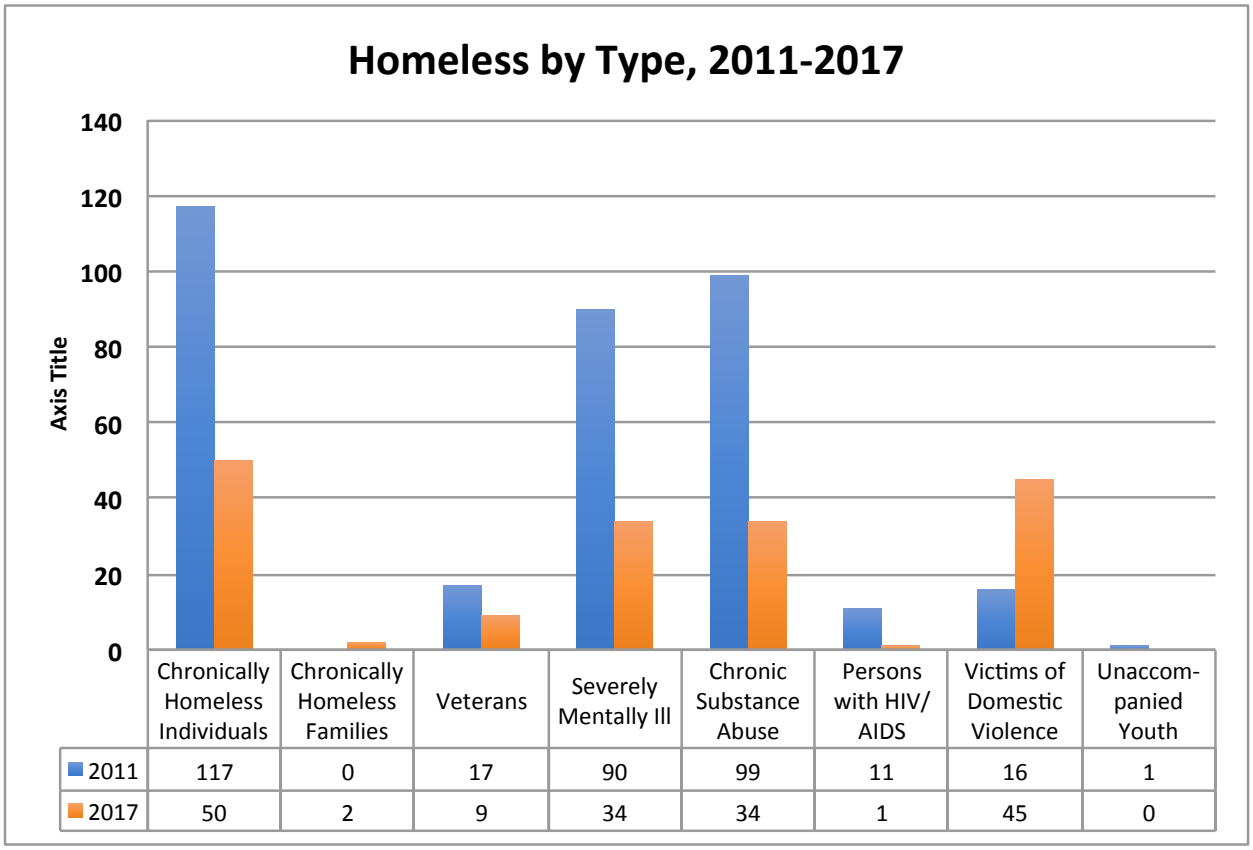
Charlottesville's resources include The Haven, a multi-resource day shelter; a 58-bed emergency shelter with three rooms for families operated by the Salvation Army; emergency beds available during the winter months in area churches through People and Congregations Engaged in Ministry (PACEM); 9 units of transitional housing through the Salvation Army's Center of Hope program; and a shelter for abused women. In 2012, Virginia Supportive Housing opened The Crossings, a 60-unit building with 30 permanent supportive housing units and 30 units for low-income individuals. The Monticello Area Community Action Agency (MACAA) operates transitional housing. Oxford House runs recovery houses for recovering alcoholics and drug addicts.

The area's homeless are overwhelmingly individuals. Five households with children were in emergency shelter in 2017 with 15 more in transitional housing and three in permanent housing. Some receive emergency hotel/motel vouchers, but most often, families find temporary housing with friends or family, doubling up. TJACH prioritizes prevention services for homeless families with younger children who have previously been homeless. Services to families in crisis include emergency funds for back rent or security deposits and other resources for families at imminent risk of homelessness.

Schools data for 2017 identified 226 children of concern, including 31 unsheltered or living in severely substandard conditions. Fifty-two children were doubled up and at risk of becoming homeless, and 195 were displaced and temporarily doubled up. These counts were up sharply from the 2016 count.

Through all of 2017, TJACH served 314 unduplicated individuals in emergency shelter and safe haven with an average length of time of 35 days and a median length of time of 13 days. An additional 36 individuals were housed in transitional housing.

Of those served with emergency shelter, safe haven or transitional housing in 2017, two-thirds were suffering homelessness for the first time in the last 24 months. From those 88 individuals exiting from emergency shelter, only 12.5 percent returned to homelessness within six months and 29.5 percent returned within two years. Another 21 exited from permanent housing with 19.1 percent returning to homelessness within six months and 23.8 percent returning within two years.



	Chronically Homeless Individuals	Chronically Homeless Families	Veterans	Severely Mentally Ill	Chronic Substance Abuse	Persons with HIV/ AIDS	Victims of Domestic Violence	Unaccom-panied Youth
2011	117	0	17	90	99	11	16	1
2017	50	2	9	34	34	1	45	0

Many of the homeless have conditions that contribute to their homelessness. The number of chronically homeless individuals has fallen from 117 in 2011 to 50 in 2017 with 2 homeless families in 2017. Thirty-four were severely mental ill or had chronic substance abuse problems. Forty-five homeless individuals were victims of domestic violence. Only nine were veterans.

Ownership Housing

The ability of a household to purchase a home depends upon meeting mortgage lender standards for income, outstanding debt and credit rating. In assessing how much a first-time homebuyer could pay for a home, we have assumed that the lender would allow mortgage interest and principal, taxes and insurance (PITI) to reach as high as 35 percent of income. That assumes a modest level of other indebtedness. Table 8 shows affordable housing unit prices at different AMI levels and household sizes assuming a 4.75-percent, 30-year mortgage, private-mortgage insurance, a 5.0-percent downpayment and no condominium fees. A three-person household at 30 percent of AMI could only pay $71,000 for a housing unit while a three-person household at 80 percent of AMI could pay up to $245,000.

Table 8. Affordable Unit Purchase Prices Assuming No Condo Fees

	Household Income as a Percent of AMI				
Household Size	30%	50%	60%	80%	100%
One Person	$54,000	$108,000	$135,000	$189,000	$244,000
Two People	$65,000	$128,000	$159,000	$221,000	$283,000
Three People	$71,000	$140,000	$175,000	$245,000	$315,000
Four People	$79,000	$157,000	$196,000	$274,000	$352,000
Five People	$83,000	$169,000	$211,000	$297,000	$382,000
Six People	$92,000	$185,000	$232,000	$325,000	$419,000

Note: AMI is Area Median Family Income.
Affordable sales prices assume that households spend 35 percent of income for mortgage interest and principal, taxes and insurance.
Assumes a mortgage at 4.75-percent interest for 30 years and a 5.0-percent downpaymen
Source: Partners for Economic Solutions, 2018.

First-Time Homebuyers

Given the paucity of home sales below $150,000, the city's current housing market has very little to offer households with incomes below 80 percent of median income. First-time homebuyers' prospects are even more constrained than these sales prices would suggest. If a condominium, townhouse or house has a condominium fee or homeowners association fee, the supportable mortgage becomes even smaller. For example, a $200 monthly fee would reduce the affordable purchase price by $35,000.

Households with large debts from a car purchase, hospitalization or college loans qualify for lower mortgages than those without such debt levels. Compounding the problem is the

higher mortgage interest rates required of households with less-than-stellar credit ratings. A mortgage interest rate premium of 0.5 percent can reduce a household's maximum purchase price by 5.5 percent. Rising mortgage interest rates predicted for the next year or more will increase the pressures on first-time and other homebuyers.

Amassing even a five-percent downpayment -- $7,500 for a $150,000 house or $15,000 for a $300,000 house – can be daunting. Closing costs are another hurdle for many first-time homebuyers.

Out-of-Town Homebuyers

As Baby Boomers reach retirement age, many are seeking to move to smaller communities. College towns have particular appeal given the variety of educational, cultural and entertainment opportunities they offer, particularly for alumni. Realtors report a fair number of retirees from the Washington, DC area and other areas with high prevailing home prices buying Charlottesville homes for cash. This additional market demand pushes sales prices higher, squeezing out some local households with more limited home equity and other financial resources.

Housing Gap Conclusions

Rental Housing

The following table summarizes the city's affordable rental housing gap. It combines housing for:

- renter households spending more than 30 percent of their income for gross rent (increased to reflect the growth in renter households to 2017); plus
- replacement of public and assisted housing units that have outlived their useful lives; plus
- units required to serve families reported to be doubled up and at risk of homelessness as well as permanent housing with supportive services for chronically homeless individuals.

Table 9. Affordable Rental Housing Needs, City of Charlottesville, 2017					
Household Income Level	Units for Severely Cost-Burdened Households	Units for Other Cost-Burdened Households	Replacement Units for Public Housing/ Section 8[1]	Units for Homeless Families and Individuals[2]	Total Units
Rental Housing					
≤30% of AMI	960	150	439	189	1,738
>30% to 50% of AMI	630	180	NA	NA	810
>50% to 80% of AMI	160	290	NA	NA	450
>80% to 100% of AMI	-	320	NA	NA	320
Total Units	**1,750**	**940**	**439**	**189**	**3,318**

Note: [1]Includes units at Crescent Halls, Westhaven, South First Street and Friendship Courts, developments that have exceeded their useful lives.
[2]Includes 50 units of required permanent housing units with supportive services.
Source: Partners for Economic Solutions, 2018.

Households at or below 30 percent of AMI have the largest unmet need because no private developer can build for a market that cannot afford to pay even as much as the monthly utilities. Many of the existing assisted housing units built to serve this population need to be replaced. Also difficult for the private sector to provide are units priced to serve households at 30 to 50 percent of AMI. This is a major gap in the local market, making it difficult for public housing residents to move out as their incomes increase and make room for other lower-income households.

Included in the needs are an estimated 330 senior-headed renter households and 690 households with a member who has a disability.

The distribution of households by size suggests a particular need for small units to accommodate the two-thirds of city households with only one or two persons. The almost total lack of efficiency units among the larger apartment complexes is a missed opportunity. Smaller units are an effective means of providing shelter at lower rents. Renting space by the bed is an effective means to meet the needs of students but is not well suited to the needs of older households.

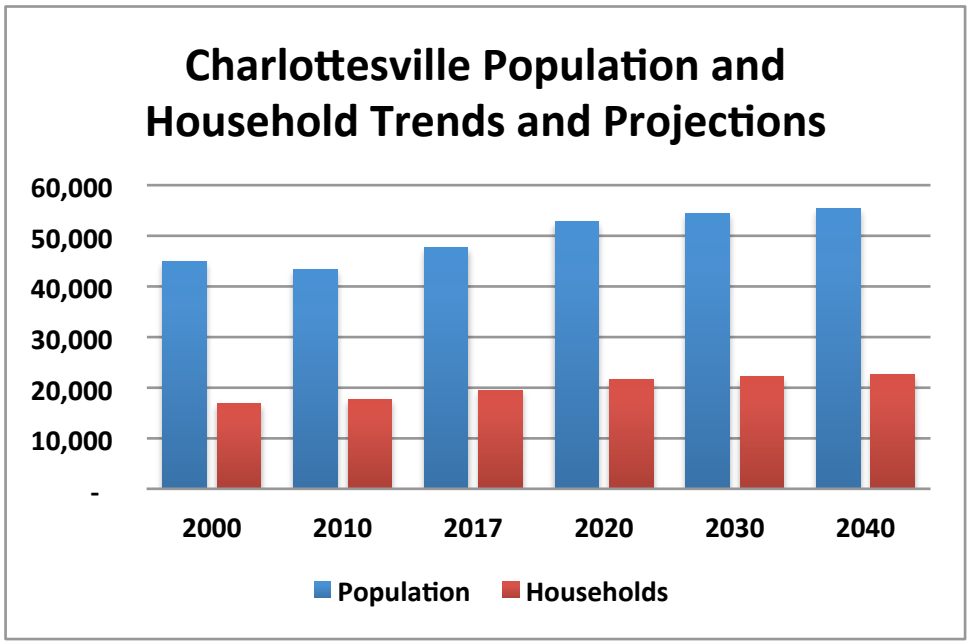
Note that these data do not include provision for households forced by the lack of affordable housing to leave the city for less expensive housing in surrounding counties. Nor do they include an estimate of the number of people employed in the city that live in surrounding counties but would prefer to live in the city if not constrained by the lack of affordable housing.

Ownership Units

In addition to the need for rental housing, the city needs ownership units for first-time homebuyers. To quantify the number of potential first-time homebuyers interested in purchasing a home in Charlottesville, the comparison was drawn between the city's and the metro area's shares of households aged 25 to 44 that own their own homes. For households headed by an individual aged 25 to 34, the city ownership rate is 8.2 percentage points below the metro area ownership rate. The city's ownership share of 28.7 percent compares with 36.9 percent in the metro area as a whole. For older householders aged 35 to 44, the disparity is 23.9 percentage points (41.4 versus 65.3 percent). Applying the differences in ownership rates to Charlottesville households suggests that 400 of the current renter households aged 25 to 44 would be owner households if pricing allowed.

Housing Needs Through 2040

UVA's Weldon Cooper Center for Public Service projects that the city's population will increase to 55,500 residents by 2040. This represents an addition of 7,750 new residents by 2040 – a 16.2-percent increase over 23 years for an average annual growth rate of 0.65 percent. Assuming a slowly increasing ratio between population and households, this translates into a future count of 22,600 city households by 2040 (Table A-44).



This steady growth pace will challenge the city to accommodate 3,100 new households by 2040 with an associated housing need of 3,200 units to accommodate frictional vacancies.

This projection assumes that multi-family development will continue to dominate citywide construction; from 2012 through 2017, 78 percent of new units authorized by building permits were in multi-family buildings. Renters are projected to increase their share of households from 62.2 percent in 2017 to 64.5 percent in 2040.

Given the city's high housing costs and the high costs of new development, new non-student households added to the city by 2040 will likely exhibit somewhat higher incomes than do current households. Market forces are likely to continue to push lower-income households to locations outside the city as the supply struggles to meet rising demand. However, the share of households experiencing a housing cost burden at each income level is unlikely to improve given the limited resources available to significantly expand the inventory of affordable housing. Appendix Table A-45 shows the cost burden projections for city households. Table 10 projects the number of affordable housing units needed to alleviate cost burdens in 2040. It is likely that additional units also will be needed to meet the needs of homeless individuals who need supportive services and to replace existing assisted housing units reaching the end of their useful lives. These need estimates include the 2017 needs shown in Table 9.

Table 10. Projected Affordable Rental Housing Needs, City of Charlottesville, 2040

Household Income Level	Units for Severely Cost-Burdened Households	Units for Other Cost-Burdened Households	Total Units
<30% of AMI	990	130	1,120
>30% to 50% of AMI	700	580	1,280
>50% to 80% of AMI	230	960	1,190
>80% to 100% of AMI	30	400	430
Total Renters	**1,950**	**2,070**	**4,020**

Note: Includes 2017 unit needs.
Source: Partners for Economic Solutions, 2018.

By 2040, the Weldon Cooper Center projects that the senior population aged 65 and over will represent 13.1 percent of residents, up from 11.2 percent in 2017 with the aging of the Baby Boom. The share of the population 75 and over is projected to grow from 4.7 percent in 2017 to 5.7 percent by 2040. This cohort is most likely to need housing designed to meet seniors' mobility and other needs.

V. Impediments to Fair and Affordable Housing

A myriad of factors stand in the way of Charlottesville residents accessing safe and sound housing at rents or prices they can afford. These factors fall into six categories.

- market supply/demand imbalance
- development costs;
- resource limitations;
- regulatory issues;
- discrimination; and
- households' earning capacity.

Market Supply/Demand Imbalance

Housing demand significantly exceeds the available supply. The University of Virginia draws students, faculty and staff from around the world, generating significant economic activity and housing demand. The economic activity generated by the University and other major employers attract and support additional workers who also need housing. Increasingly, UVA alumni and other retirees are moving to the area and buying first or second homes, often moving from high-cost regions and paying prices beyond those that employed residents can afford.

The city's housing supply is limited by its small geography and built-out nature. The city's high rental housing occupancy rates are well above the levels typically associated with a housing market in balance. Few significant vacant parcels are available for new residential development, and the existing supply is reduced by conversions to transient housing as apartment and house owners divert existing housing from year-round rentals to short-term rentals through Airbnb and other leasing services, in order to earn higher returns

The market responds in classic manner to the supply/demand imbalance by raising rents and prices, inevitably leaving those who cannot pay higher rents without acceptable housing options in the city.

Development Costs

The market imbalance directly impacts land costs to the point where even a townhouse lot costs $75,000 to $85,000 or more. Years of high regional, national and even international construction activity have pushed lumber, concrete and other materials costs ever higher. Shortages of skilled labor and experienced contractors further contribute to high construction costs. Construction costs have increased rapidly, particularly over the last four years with the economic recovery. For example, concrete contractor prices increased nationally 12.0 percent over the past four years while the overall Consumer Price Index[3] increased by only 3.8 percent. High development costs then require higher rents and prices for new units.

Limited Financial Resources

Historically, the Federal government has played a major role in funding housing for low-income households. However, the resources committed to support development of new housing have declined significantly. Charlottesville public housing was developed with Federal funding primarily. Funding to repair and/or replace aging public housing is very limited. CRHA received only $483,486 in capital funding in 2016 to maintain its 376 public housing units ($1,285 per unit), leaving virtually no money for renovation and modernization of units built 40 to 50 years ago.

HUD funding for other new construction programs has declined as well. Households living in privately-developed housing funded through HUD programs increased only marginally from 1.34 million in 2007 to 1.37 million in 2016.

Federal assistance for new housing construction has shifted almost entirely to the Low-Income Housing Tax Credit program authorized under Section 42 of the IRS Code of 1986 and sponsored by the U.S. Treasury Department. The credits are awarded competitively based on criteria developed by the Virginia Housing Development Agency. In 2017, the credits allocated to Virginia were awarded to 14 projects statewide with 1,548 units; of those, 1,202 units were new construction.

HUD resources shifted to the Housing Choice Voucher (Section 8) program, which give households greater opportunities to choose where they live, but do very little to increase the

[3] The Consumer Price Index (CPI) prepared by the U.S. Bureau of Labor Statistics is the basic measure of inflation. It tracks the changes in prices of specified bundles of goods and services.

overall housing supply. Federal funding for vouchers has not kept pace with the nation's population growth or the growing housing costs.

The City of Charlottesville has stepped in to help meet some of the affordable housing funding gap created by the declining level of Federal funding. The Charlottesville Affordable Housing Fund (CAHF) established in 2007 provides gap financing to support development of affordable housing, typically site acquisition costs for Habitat for Humanity homes, homeowner rehabilitation projects, down payment/closing cost assistance, and site acquisition for the Thomas Jefferson Community Land Trust. It is funded through City appropriations and developer contributions paid in lieu of developing on-site affordable housing. The City also has set aside $900,000 to fund a new supplemental rental assistance program that will provide financial assistance to approximately 79 households, including households experiencing homelessness, households enrolled in a local self-sufficiency program and households on CRHA's housing choice voucher waiting list.

Some moderate- to middle-income homeowners use Accessory Dwelling Units to help pay their own mortgages. Others who lack the financial resources to construct a second unit could benefit from access to construction financing in exchange for a commitment to rent the new unit at an affordable rent.

Land Use Regulations and Community Resistance

Local land use policies and development approval processes impact the supply of developable land, the number of units that can be developed on available sites, and the cost of developing new housing. Zoning policies that limit residential development constrain the supply of land potentially suitable for redevelopment. Minimum lot sizes, setback requirements and maximum densities prevent developments that make more intensive use of the land. Community resistance to change leads to land use policies that prioritize preserving existing single-family neighborhoods over the development of new affordable housing.

Height restrictions have the same effect as density limitations in constraining the supply of housing. Though creative designs are possible that reach high densities within a five-story building height, they typically require large sites that can accommodate an above-ground parking structure. The economics of construction impose a major threshold at six stories where wood-frame construction must be replaced by steel and/or concrete. The incremental costs of increasing from five to six stories are prohibitive. To warrant higher construction costs, the incremental per-square-foot costs must be offset by significantly lower land costs

per building square foot. Typically, mid-rise development is not financially justified at less than nine stories.

In a land-locked city where the large majority of the property is already developed for single-family detached housing, zoning provisions that prevent more intensive use of residentially-zoned (R-1) property greatly constrain the city's ability to respond to growing housing demand. More intensive use of land in existing single-family neighborhoods could expand the supply of housing and help to meet the demand for close-in housing in a walkable environment. Accessory Dwelling Unit (ADU) regulations allow development of a second unit on the lot of an owner-occupied single-family detached house. However, restrictions limit the usefulness of the ADU provision by limiting the size of the ADU, the percent of the lot that can be occupied by an ADU and limiting its occupancy to no more than two people. Allowing construction of more than one unit could make better use of large lots, and allowing development of for-sale units would help to meet the demand from first-time homebuyers.

As important as the zoning code is the City's development approval process. In making investments and taking risks, developers need certainty and predictability above all. Evaluating development opportunities requires understanding the parameters of what can be built and when the approvals can be achieved. Discussions with private and non-profit developers characterized the City's approval process as dysfunctional. Staff is not empowered to enter into binding negotiations and development agreements, so developers cannot predict the final terms until the very end of the process. Last-minute decisions by City Council or the Planning Commission can scuttle or significantly delay projects in which the developer has proceeded in good faith, investing hundreds of thousands of dollars in design, engineering and legal fees. The approval process is expensive and time-consuming, adding directly to the total development costs and the ultimate housing rents and prices. The process, which often takes well over a year, imposes several costs and risks – the financing cost of the land and pre-development costs, rising construction costs, and the risk of missing the market so that a project misses a favorable time in the financing market or is delivered during a recession. Other communities have benefited from approval process reforms that accelerate the approvals and increase predictability.

Discrimination

Overt and covert discrimination plays a role in restricting low-income households' access to quality housing. In a tight housing market, landlords have discretion to select only the most-qualified tenants. With little competition, they can demand credit checks and large

security deposits, thereby discriminating against low-income households with limited financial resources, spotty or no credit histories, arrest records, housing choice vouchers or other perceived risk factors. Landlords can choose not to rent to households with young children.

That lack of competition also means that tenants have little leverage in forcing their landlords to maintain their units in good operating condition and few alternatives to remaining in substandard conditions. In requesting a code enforcement inspection, the tenant may risk eviction and be unable to find other accommodations.

Language and cultural barriers prevent many immigrant families from accessing quality housing. Variations in school quality influence housing choices and reinforce neighborhood segregation patterns.

Household Earning Capacity

Fundamentally, housing affordability for many households is an income problem. Low levels of education and limited skills training condemn many individuals to low-wage jobs without access to career-ladder jobs that would allow them to reach a level of financial self-sufficiency. The service jobs available to persons with only a high school diploma do not typically provide a living wage, benefits or even full-time employment. Many need two or three part-time jobs to come close to a 40-hour workweek.

To afford the average apartment at $1,384 per month – without a cost burden – a single person working at minimum wage ($7.25 per hour) would need to work more than 140 hours per week.

Transportation to work is a major obstacle for people living in neighborhoods not well served by public transit. Though the surrounding counties provide somewhat more affordable housing, most lack adequate public transit services that would allow a person without a car to commute to work or access services successfully. Single parents face additional challenges in securing quality child care on schedules compatible with their work schedules and at a cost they can afford.

Low-income households need help in developing marketable job skills, overcoming transportation and child care barriers to employment, and then accessing employment opportunities.

Low-income households who have secured assisted housing face a real-life dilemma in striving for self-sufficiency. A successful move-up to a living wage job may still not provide sufficient resources to cover housing, transportation, child-care and other living expenses in Charlottesville's high-rent environment. The near-total lack of private-market housing affordable to households with $30,000 incomes (roughly 50 percent of AMI) with monthly rents below $750 means there is nowhere to go after leaving public housing. If the former public housing resident were able to find housing, the real potential for a future lay-off or other financial setback could cause them to lose that private-market housing. Moving back to public housing or securing a housing choice voucher would then entail a wait of six to seven years. So instead they elect to remain in public housing, and those units do not become available for other lower-income families.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Appendix Tables

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-1. Race and Ethnicity, 2010-2017								
	Charlottesville				Metro Area[1]			
	2010		2017		2010		2017	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Race and Ethncity								
Caucasian	31,112	69.1%	-	0.0%	169,715	77.6%	180,805	76.8%
Black	8,735	19.4%	8,978	18.8%	31,056	14.2%	32,488	13.8%
Asian	2,882	6.4%	3,486	7.3%	7,873	3.6%	9,652	4.1%
Some other race	946	2.1%	1,051	2.2%	4,812	2.2%	5,650	2.4%
Two of more races	1,351	3.0%	1,576	3.3%	5,249	2.4%	6,827	2.9%
Total	**45,025**	**100.0%**	**47,754**	**31.6%**	**218,705**	**100.0%**	**235,423**	**100.0%**
Hispanic	2,296	5.1%	2,435	5.1%	9,842	4.5%	12,242	5.2%

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

Table A-2. Population by Age, 2017				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Population by Age				
0 to 19 Years	8,879	18.6%	54,204	23.0%
20 to 24 Years	10,918	22.9%	22,500	9.6%
25 to 34 Years	8,729	18.3%	31,820	13.5%
35 to 44 Years	5,141	10.8%	27,863	11.8%
45 to 54 Years	4,457	9.3%	29,482	12.5%
55 to 64 Years	4,296	9.0%	30,840	13.1%
65 to 74 Years	3,092	6.5%	22,743	9.7%
75 to 84 Years	1,550	3.2%	11,107	4.7%
85 Years and over	692	1.4%	4,864	2.1%
Total	**47,754**	**100.0%**	**235,423**	**100.0%**
Median Age	**29.0**		**38.2**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Demographic and Income Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-3. Population by Age, 2010-2022						
	Charlottesville					
	2010		2017		2022	
Age	Number	Percent	Number	Percent	Number	Percent
Population by Age						
0 to 19 Years	8,157	18.8%	8,879	18.6%	9,457	18.5%
20 to 24 Years	10,545	24.3%	10,918	22.9%	11,175	21.9%
25 to 34 Years	8,143	18.7%	8,729	18.3%	9,404	18.4%
35 to 44 Years	4,424	10.2%	5,141	10.8%	5,745	11.2%
45 to 54 Years	4,353	10.0%	4,457	9.3%	4,484	8.8%
55 to 64 Years	3,836	8.8%	4,296	9.0%	4,471	8.8%
65 to 74 Years	2,120	4.9%	3,092	6.5%	3,648	7.1%
75 to 84 Years	1,340	3.1%	1,550	3.2%	1,954	3.8%
85 Years and Over	557	1.3%	692	1.4%	735	1.4%
Total Population	**43,475**	**100.0%**	**47,754**	**100.0%**	**51,073**	**100.0%**
Median Age	**28.0**		**29.0**		**29.5**	
	Metro Area[1]					
	2010		2017		2022	
Age	Number	Percent	Number	Percent	Number	Percent
0 to 19 Years	53,027	24.2%	54,204	23.0%	56,371	22.7%
20 to 24 Years	21,147	9.7%	22,500	9.6%	22,263	9.0%
25 to 34 Years	29,696	13.6%	31,820	13.5%	33,018	13.3%
35 to 44 Years	26,890	12.3%	27,863	11.8%	30,282	12.2%
45 to 54 Years	31,123	14.2%	29,482	12.5%	28,652	11.5%
55 to 64 Years	26,874	12.3%	30,840	13.1%	31,604	12.7%
65 to 74 Years	16,463	7.5%	22,743	9.7%	26,687	10.7%
75 to 84 Years	9,554	4.4%	11,107	4.7%	14,152	5.7%
85 Years and Over	3,931	1.8%	4,864	2.1%	5,386	2.2%
Total Population	**218,705**	**100.0%**	**235,423**	**100.0%**	**248,415**	**100.0%**
Median Age	**37.2**		**38.2**		**39.2**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Demographic and Income Profile; Partners for Economic Solutions, 2017.

Table A-4. Householders by Age, 2017				
	Charlottesville		Metro Area[3]	
	Number	Percent	Number	Percent
Age of Householder				
Less than 25 years	3,383	17.3%	5,726	6.3%
25 to 34 years	4,398	22.5%	14,237	15.5%
35 to 44 years	2,883	14.8%	13,975	15.3%
45 to 54 years	2,641	13.5%	15,806	17.3%
55 to 64 years	2,630	13.5%	17,629	19.2%
65 to 74 years	2,028	10.4%	13,868	15.1%
75 years and over	1,552	8.0%	10,348	11.3%
Total	**19,515**	**100.0%**	**91,589**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Housing Income Profile, 2017; Partners For Economic Solutions, 2017.

Table A-5. Households by Size, 2010				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Households by Size				
1 Person	6,063	34.1%	23,340	27.6%
2 People	5,788	32.6%	30,236	35.8%
3 People	2,559	14.4%	13,189	15.6%
4 People	2,191	12.3%	10,859	12.8%
5 People	660	3.7%	4,357	5.2%
6 People	273	1.5%	1,624	1.9%
7+ People	244	1.4%	920	1.1%
Total Households	**17,778**	**100.0%**	**84,525**	**100.0%**
Average Household Size				
2010	2.31		2.43	
2017	2.32		2.43	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: 2010 U.S. Census; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-6. Households by Type, 2010				
	Charlottesville		Metro Area[1]	
Household Type	Number	Percent	Number	Percent
Family Households				
Family households				
Male householder	4,323	24.3%	33,571	42.7%
Female householder	3,195	18.0%	15,017	19.1%
Total Family Households	**7,518**	**42.3%**	**48,588**	**61.8%**
Non-Family Households				
Nonfamily households				
Male householder	4,741	26.7%	13,148	16.7%
Living alone	2,713	15.3%	9,026	11.5%
Female householder	5,519	31.0%	16,824	21.4%
Living alone	3,350	18.8%	12,758	16.2%
Total Non-Family Households	**10,260**	**57.7%**	**29,972**	**38.2%**
Total Households	**17,778**	**100.0%**	**78,560**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: 2010 U.S. Census; Partners for Economic Solutions, 2017.

Table A-7. Households by Income, 2017				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Household Income				
Less than $25,000	5,768	29.6%	16,920	18.5%
$25,000 to $34,999	2,146	11.0%	8,692	9.5%
$35,000 to $49,999	2,677	13.7%	11,988	13.1%
$50,000 to $74,999	3,007	15.4%	16,492	18.0%
$75,000 to $99,999	1,969	10.1%	11,936	13.0%
$100,000 to $149,999	2,241	11.5%	13,937	15.2%
$150,000 or more	1,707	8.7%	11,624	12.7%
Total	**19,515**	**100.0%**	**91,589**	**100.0%**
Median Household Income	**$44,284**		**$60,047**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.

Source: ESR,I Household Income Profile, 2017; Partners For Economic Solutions, 2017.

Table A-8. Educational Attainment, Persons Over 25 Years, 2017				
	Charlottesville		Metro Area[1]	
Educational Attainment	Number	Percent	Number	Percent
Less than High School	2,516	9.0%	16,824	10.6%
High School Diploma or Equivalent	6,039	21.6%	38,569	24.3%
Some College No Degree	4,082	14.6%	25,554	16.1%
Associate Degree	951	3.4%	9,999	6.3%
Bachelor's Degree	6,710	24.0%	34,601	21.8%
Graduate/ Professional Degree	7,660	27.4%	33,172	20.9%
Total	**27,957**		**158,719**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-9. Employed Population Aged 16 and Over by Industry, 2017				
	Charlottesville		Metro Area[1]	
Industry/ Occupation	Number	Percent	Number	Percent
Employed Residents by Industry				
Agriculture/Mining	71	0.3%	2,206	2.0%
Construction	824	3.5%	7,170	6.5%
Manufacturing	777	3.3%	4,633	4.2%
Wholesale Trade	259	1.1%	1,655	1.5%
Retail Trade	1,859	7.9%	10,149	9.2%
Transportation/Utilities	494	2.1%	3,309	3.0%
Information	518	2.2%	1,765	1.6%
Finance/Insurance/Real Estate	800	3.4%	6,508	5.9%
Services	17,202	73.1%	67,841	61.5%
Public Administration	729	3.1%	5,074	4.6%
Total	**23,532**	**100.0%**	**110,311**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

Table A-10. Employed Population Aged 16 and Over by Occupation, 2017				
	Charlottesville		Metro Area[3]	
Industry/ Occupation	Number	Percent	Number	Percent
Employed Residents by Occupation				
White Collar	15,978	67.9%	73,798	66.9%
Management, Business, Financial	3,036	12.9%	17,760	16.1%
Professional Services	9,013	38.3%	34,858	31.6%
Sales	1,600	6.8%	8,715	7.9%
Administrative Support	2,330	9.9%	12,465	11.3%
Services	5,248	22.3%	20,408	18.5%
Blue Collar	2,306	9.8%	16,105	14.6%
Farming, Forestry, Fishing	47	0.2%	993	0.9%
Construction, Extraction	612	2.6%	5,516	5.0%
Installation, Maintenance, Repair	235	1.0%	2,427	2.2%
Production	518	2.2%	2,758	2.5%
Transportation, Material Moving	918	3.9%	4,412	4.0%
Total	**23,532**	**100.0%**	**110,311**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

Table A-11. Means of Transportation to Work, 2015				
	Charlottesville		Metro Area[1]	
Workers 16 and Over	Employed Residents	Percent	Employed Residents	Percent
Means of Transportation				
Car, Truck, or Van	15,719	67.5%	87,312	83.7%
Drove alone	14,002	60.1%	77,692	74.5%
Carpooled	1,717	7.4%	9,620	9.2%
Public Transportation (excluding taxicab)	2,001	8.6%	3,092	3.0%
Walked	2,926	12.6%	5,000	4.8%
Taxicab , Motorcycle, Bicycle, Other	1,230	5.3%	2,378	2.3%
Worked from Home	1,426	6.1%	6,518	6.2%
Total	**23,302**	**100.0%**	**104,300**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: U.S. Census Bureau, 2011-2015 American Community Survey (ACS); Partners For Economic Solutions, 2017.

Table A-12. Households by Tenure, 2000-2017				
	Charlottesville		Metro Area[3]	
	Number	Percent	Number	Percent
Tenure, 2000				
Owner	6,873	40.9%	47,614	65.3%
Renter	9,949	59.1%	25,285	34.7%
Tenure, 2010				
Owner	7,311	41.1%	55,417	65.6%
Renter	10,467	58.9%	29,108	34.4%
Tenure, 2017				
Owner	7,385	37.8%	57,456	62.7%
Renter	12,130	62.2%	34,133	37.3%

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
ESRI, Housing Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-13. Tenure by Age of Householder, 2010								
	Charlottesville				Metro Area[1]			
	Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age of Householder								
15 to 24 years	91	1.2%	3,226	30.8%	532	1.0%	5,121	17.6%
25 to 34 years	1,006	13.8%	3,198	30.6%	4,976	9.0%	8,520	29.3%
35 to 44 years	1,196	16.3%	1,325	12.7%	8,883	16.0%	4,722	16.2%
45 to 54 years	1,403	19.2%	1,220	11.7%	12,694	22.9%	4,288	14.7%
55 to 64 years	1,540	21.1%	847	8.1%	12,805	23.1%	2,884	9.9%
65 to 74 years	1,031	14.1%	373	3.6%	8,720	15.7%	1,512	5.2%
75 to 84 years	744	10.2%	191	1.8%	5,152	9.3%	1,202	4.1%
85 years and over	304	4.2%	83	0.8%	1,652	3.0%	862	3.0%
Total	**7,315**	**100.0%**	**10,463**	**100.0%**	**55,414**	**100.0%**	**29,111**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI, Housing Profile, 2017; Partners For Economic Solutions, 2017.

Table A-14. Households by Income Levels, 2010-2014						
	City of Charlottesville					
Household Income Distribution	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<30% of AMI	485	6.6%	3,570	34.7%	4,055	23.0%
>30% to 50% of AMI	465	6.3%	1,415	13.8%	1,880	10.7%
>50% to 80% of AMI	1,100	15.0%	1,685	16.4%	2,785	15.8%
>80% to 100% of AMI	815	11.1%	840	8.2%	1,655	9.4%
>100% of AMI	4,465	60.9%	2,760	26.9%	7,225	41.0%
Total	**7,330**	**100.0%**	**10,275**	**100.0%**	**17,605**	**100.0%**
	Metro Area					
	Owner		Renter		Total	
	Number	Percent	Number	Percent	Number	Percent
<30% of AMI	3,540	7.0%	7,395	25.9%	10,935	13.8%
>30% to 50% of AMI	4,095	8.1%	3,840	13.4%	7,935	10.0%
>50% to 80% of AMI	7,000	13.8%	5,645	19.7%	12,645	16.0%
>80% to 100% of AMI	5,030	9.9%	3,200	11.2%	8,230	10.4%
>100% of AMI	31,010	61.2%	8,510	29.8%	39,520	49.9%
Total	50,675	**100.0%**	28,590	**100.0%**	79,265	**100.0%**

Note: AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.
Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-15. Households by Cost Burden[1], 2010-2014					
	Charlottesville				
Household Income as a Share of AMI[2]	Cost Burden[3]		Severe Cost Burden[4]		Total
	Number	Percent	Number	Percent	
Owner Households					
<30% of AMI	325	67.0%	195	40.2%	485
>30% to 50% of AMI	275	59.1%	120	25.8%	465
>50% to 80% of AMI	385	35.0%	140	12.7%	1,100
>80% to 100% of AMI	315	38.7%	45	5.5%	815
>100% of AMI	335	7.5%	15	0.3%	4,465
Total	**1,635**	**22.3%**	**515**	**7.0%**	**7,330**
Renter Households					
<30% of AMI	2,415	67.6%	2,270	63.6%	3,570
>30% to 50% of AMI	1,005	71.0%	530	37.5%	1,415
>50% to 80% of AMI	845	50.1%	135	8.0%	1,685
>80% to 100% of AMI	250	29.8%	-	0.0%	840
>100% of AMI	100	3.6%	-	0.0%	2,760
Total	**4,615**	**44.9%**	**2,935**	**28.6%**	**10,270**
	Metro Area				
	Cost Burden[3]		Severe Cost Burden[4]		Total
	Number	Percent	Number	Percent	Number
Owner Households					
<30% of AMI	2,465	69.6%	1,625	45.9%	3,540
>30% to 50% of AMI	2,180	53.2%	1,315	32.1%	4,095
>50% to 80% of AMI	2,700	38.6%	990	14.1%	7,000
>80% to 100% of AMI	1,445	28.7%	195	3.9%	5,030
>100% of AMI	2,780	9.0%	260	0.8%	31,010
Total	**11,570**	**22.8%**	**4,385**	**8.7%**	**50,675**
Renter Households					
<30% of AMI	4,815	65.1%	4,420	59.8%	7,395
>30% to 50% of AMI	2,675	69.7%	1,560	40.6%	3,840
>50% to 80% of AMI	3,195	56.6%	590	10.5%	5,645
>80% to 100% of AMI	770	24.1%	-	0.0%	3,200
>100% of AMI	375	4.4%	35	0.4%	8,510
Total	**11,830**	**41.4%**	**6,605**	**23.1%**	**28,590**

Note:[1] Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

[2]AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

[3]Cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

[4]Severe cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-16. Households by Presence of Housing Problems[1], 2010-2014							
	Charlottesville						
Household Income as a Share of AMI[2]	At Least One Problem		No Problems		Cost Burden Not Available		Total
	Number	Percent	Number	Percent	Number	Percent	
Owner Households							
<30% of AMI	335	69.1%	110	22.7%	40	8.2%	485
>30% to 50% of AMI	275	59.1%	190	40.9%	-	0.0%	465
>50% to 80% of AMI	400	36.4%	700	63.6%	-	0.0%	1,100
>80% to 100% of AMI	330	40.5%	485	59.5%	-	0.0%	815
>100% of AMI	350	7.8%	4,115	92.2%	-	0.0%	4,465
Total	**1,690**	**23.1%**	**5,600**	**76.4%**	**40**	**0.5%**	**7,330**
Renter Households							
<30% of AMI	2,430	68.1%	385	10.8%	760	21.3%	3,570
>30% to 50% of AMI	1,035	73.1%	385	27.2%	-	0.0%	1,415
>50% to 80% of AMI	925	54.9%	760	45.1%	-	0.0%	1,685
>80% to 100% of AMI	250	29.8%	590	70.2%	-	0.0%	840
>100% of AMI	140	5.1%	2,620	94.9%	-	0.0%	2,760
Total	**4,780**	**46.5%**	**4,740**	**46.2%**	**760**	**7.4%**	**10,270**
	Metro Area						
	At Least One Problem		No Problems		Cost Burden Not Available		Total
	Number	Percent	Number	Percent	Number	Percent	Number
Owner Households							
<30% of AMI	2,515	71.0%	720	20.3%	435	12.3%	3,540
>30% to 50% of AMI	2,265	55.3%	1,845	45.1%	-	0.0%	4,095
>50% to 80% of AMI	2,800	40.0%	3,975	56.8%	-	0.0%	7,000
>80% to 100% of AMI	1,510	30.0%	3,335	66.3%	-	0.0%	5,030
>100% of AMI	2,990	9.6%	25,540	82.4%	-	0.0%	31,010
Total	**12,080**	**23.8%**	**35,415**	**69.9%**	**435**	**0.9%**	**50,675**
Renter Households							
<30% of AMI	5,010	67.7%	920	12.4%	1,470	19.9%	7,395
>30% to 50% of AMI	2,720	70.8%	1,125	29.3%	-	0.0%	3,840
>50% to 80% of AMI	3,345	59.3%	2,295	40.7%	-	0.0%	5,645
>80% to 100% of AMI	820	25.6%	2,380	74.4%	-	0.0%	3,200
>100% of AMI	495	5.8%	8,010	94.1%	-	0.0%	8,510
Total	**12,390**	**43.3%**	**14,730**	**51.5%**	**1,470**	**5.1%**	**28,590**

Note:[1] The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than one person per room; and cost burden greater than 30 percent. Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

[2]AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-17. Population and Household Trends by Census Tract, 2000-2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Population								
2000	2,827		4,497		2,235		3,089	
2010	2,791		5,617		2,461		3,324	
2017	3,013		6,196		2,645		3,775	
2000-2017 Change	186	6.6%	1,699	37.8%	410	18.3%	686	22.2%
2000-2010 Change	(36)	-1.3%	1,120	24.9%	226	10.1%	235	7.6%
2010-2017 Change	222	8.0%	579	10.3%	184	7.5%	451	13.6%
Households								
2000	1,169		1,437		1,026		1,214	
2010	1,153		1,732		1,116		1,367	
2017	1,240		1,896		1,188		1,554	
2000-2017 Change	71	6.1%	459	31.9%	162	15.8%	340	28.0%
2000-2010 Change	(16)	-1.4%	295	20.5%	90	8.8%	153	12.6%
2010-2017 Change	87	7.5%	164	9.5%	72	6.5%	187	13.7%
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Population								
2000	3,559		2,999		4,325		4,229	
2010	3,983		3,305		4,675		4,351	
2017	4,560		3,627		5,106		4,793	
2000-2017 Change	1,001	28.1%	628	20.9%	781	18.1%	564	13.3%
2000-2010 Change	424	11.9%	306	10.2%	350	8.1%	122	2.9%
2010-2017 Change	577	14.5%	322	9.7%	431	9.2%	442	10.2%
Households								
2000	1,717		1,186		1,868		1,633	
2010	1,914		1,390		2,025		1,546	
2017	2,188		1,529		2,203		1,701	
2000-2017 Change	471	27.4%	343	28.9%	335	17.9%	68	4.2%
2000-2010 Change	197	11.5%	204	17.2%	157	8.4%	(87)	-5.3%
2010-2017 Change	274	14.3%	139	10.0%	178	8.8%	155	10.0%
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Population								
2000	9,123		3,592		2,110		2,440	
2010	4,278		3,642		2,265		2,783	
2017	4,603		3,835		2,440		3,161	
2000-2017 Change	(4,520)	-49.5%	243	6.8%	330	15.6%	721	29.5%
2000-2010 Change	(4,845)	-53.1%	50	1.4%	155	7.3%	343	14.1%
2010-2017 Change	325	7.6%	193	5.3%	175	7.7%	378	13.6%
Households								
2000	1,771		1,514		970		1,333	
2010	1,614		1,467		1,020		1,434	
2017	1,750		1,529		1,091		1,646	
2000-2017 Change	(21)	-1.2%	15	1.0%	121	12.5%	313	23.5%
2000-2010 Change	(157)	-8.9%	(47)	-3.1%	50	5.2%	101	7.6%
2010-2017 Change	136	8.4%	62	4.2%	71	7.0%	212	14.8%

Note: Three Census Tracts with the highest 2010-2017 population growth rate are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-18. Race and Ethnicity by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
Race/Ethnicity	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Caucasian	1,995	66.2%	4,238	68.4%	1,994	75.4%	1,687	44.7%
Black	693	23.0%	1,227	19.8%	381	14.4%	1,759	46.6%
Asian	187	6.2%	434	7.0%	82	3.1%	60	1.6%
Pacific Islander	6	0.2%	6	0.1%	8	0.3%	-	0.0%
Some Other Race	24	0.8%	87	1.4%	85	3.2%	151	4.0%
Two of more Races	108	3.6%	204	3.3%	95	3.6%	117	3.1%
Total	**3,013**		**6,196**		**2,645**		**3,775**	
Hispanic	114	3.8%	266	4.3%	201	7.6%	279	7.4%
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
Race/Ethnicity	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Caucasian	2,323	77.1%	2,392	38.6%	3,814	74.7%	2,823	58.9%
Black	461	15.3%	3,061	49.4%	381	14.4%	287	7.6%
Asian	66	2.2%	310	5.0%	119	4.5%	1,061	28.1%
Pacific Islander	3	0.1%	-	0.0%	3	0.1%	-	0.0%
Some Other Race	69	2.3%	204	3.3%	77	2.9%	49	1.3%
Two of more Races	90	3.0%	229	3.7%	90	3.4%	155	4.1%
Total	**4,560**		**3,627**		**5,106**		**4,793**	
Hispanic	242	5.3%	239	6.6%	317	6.2%	259	5.4%
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
Race/Ethnicity	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Caucasian	2,483	82.4%	4,535	73.2%	2,158	81.6%	3,096	82.0%
Black	157	5.2%	781	12.6%	280	10.6%	430	11.4%
Asian	283	9.4%	390	6.3%	101	3.8%	109	2.9%
Pacific Islander	-	0.0%	-	0.0%	-	0.0%	4	0.1%
Some Other Race	27	0.9%	235	3.8%	37	1.4%	45	1.2%
Two of more Races	63	2.1%	254	4.1%	69	2.6%	91	2.4%
Total	**4,603**		**3,835**		**2,440**		**3,161**	
Hispanic	147	3.2%	196	5.1%	76	3.1%	117	3.7%

Note: Three Census Tracts with the largest share of black residents are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-19. Householders by Age by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age of Householder								
Less than 25 years	326	26.3%	1,099	58.0%	51	4.3%	111	7.1%
25 to 34 years	330	26.6%	325	17.1%	237	19.9%	325	20.9%
35 to 44 years	136	11.0%	119	6.3%	234	19.7%	309	19.9%
45 to 54 years	151	12.2%	107	5.6%	227	19.1%	268	17.2%
55 to 64 years	125	10.1%	119	6.3%	202	17.0%	248	16.0%
65 to 74 years	91	7.3%	66	3.5%	146	12.3%	191	12.3%
75 years and over	81	6.5%	61	3.2%	91	7.7%	102	6.6%
Total	**1,240**	**100.0%**	**1,896**	**100.0%**	**1,188**	**100.0%**	**1,554**	**100.0%**
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 25 years	107	4.9%	114	7.5%	148	6.7%	919	54.0%
25 to 34 years	442	20.2%	449	29.4%	601	27.3%	487	28.6%
35 to 44 years	437	20.0%	269	17.6%	388	17.6%	97	5.7%
45 to 54 years	404	18.5%	238	15.6%	317	14.4%	68	4.0%
55 to 64 years	340	15.5%	231	15.1%	315	14.3%	71	4.2%
65 to 74 years	269	12.3%	148	9.7%	244	11.1%	34	2.0%
75 years and over	189	8.6%	80	5.2%	190	8.6%	25	1.5%
Total	**2,188**	**100.0%**	**1,529**	**100.0%**	**2,203**	**100.0%**	**1,701**	**100.0%**
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 25 years	297	17.0%	52	3.4%	48	4.4%	111	6.7%
25 to 34 years	464	26.5%	199	13.0%	163	14.9%	376	22.8%
35 to 44 years	179	10.2%	243	15.9%	217	19.9%	255	15.5%
45 to 54 years	204	11.7%	255	16.7%	188	17.2%	214	13.0%
55 to 64 years	246	14.1%	297	19.4%	205	18.8%	231	14.0%
65 to 74 years	206	11.8%	242	15.8%	129	11.8%	262	15.9%
75 years and over	154	8.8%	241	15.8%	141	12.9%	197	12.0%
Total	**1,750**	**100.0%**	**1,529**	**100.0%**	**1,091**	**100.0%**	**1,646**	**100.0%**

Note: Three non-student Census Tracts with the oldest householders are highlighted.
Source: ESRI, Household Income Profile, 2017; Partners For Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-20. Households by Income by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Household Income								
Less than $25,000	554	44.7%	1,208	63.7%	271	22.8%	457	29.4%
$25,000 to $34,999	141	11.4%	210	11.1%	95	8.0%	238	15.3%
$35,000 to $49,999	173	14.0%	204	10.8%	202	17.0%	256	16.5%
$50,000 to $74,999	141	11.4%	127	6.7%	195	16.4%	223	14.4%
$75,000 to $99,999	91	7.3%	73	3.9%	157	13.2%	135	8.7%
$100,000 to $149,999	87	7.0%	48	2.5%	158	13.3%	169	10.9%
$150,000 or more	53	4.3%	26	1.4%	110	9.3%	76	4.9%
Total	**1,240**	**100.0%**	**1,896**	**100.0%**	**1,188**	**100.0%**	**1,554**	**100.0%**
Median Household Income	**$28,986**		**$16,494**		**$52,354**		**$38,725**	
	Census Tract 4.02		**Census Tract 5.01**		**Census Tract 5.02**		**Census Tract 6.0**	
	Number	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Less than $25,000	638	29.2%	430	28.1%	339	15.4%	758	44.6%
$25,000 to $34,999	248	11.3%	181	11.8%	195	8.9%	292	17.2%
$35,000 to $49,999	276	12.6%	237	15.5%	328	14.9%	286	16.8%
$50,000 to $74,999	363	16.6%	265	17.3%	498	22.6%	162	9.5%
$75,000 to $99,999	205	9.4%	140	9.2%	378	17.2%	76	4.5%
$100,000 to $149,999	296	13.5%	227	14.8%	305	13.8%	45	2.6%
$150,000 or more	162	7.4%	49	3.2%	160	7.3%	82	4.8%
Total	**2,188**	**100.0%**	**1,529**	**100.0%**	**2,203**	**100.0%**	**1,701**	**100.0%**
Median Household Income	**$45,420**		**$43,549**		**$59,375**		**$27,457**	
	Census Tract 7.0		**Census Tract 8.0**		**Census Tract 9.0**		**Census Tract 10.0**	
	Number	**Percent**	**Number**	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Less than $25,000	439	25.1%	305	19.9%	135	12.4%	234	14.2%
$25,000 to $34,999	140	8.0%	148	9.7%	129	11.8%	129	7.8%
$35,000 to $49,999	173	9.9%	158	10.3%	185	17.0%	199	12.1%
$50,000 to $74,999	195	11.1%	304	19.9%	218	20.0%	316	19.2%
$75,000 to $99,999	169	9.7%	213	13.9%	151	13.8%	181	11.0%
$100,000 to $149,999	293	16.7%	188	12.3%	187	17.1%	238	14.5%
$150,000 or more	341	19.5%	213	13.9%	86	7.9%	349	21.2%
Total	**1,750**	**100.0%**	**1,529**	**100.0%**	**1,091**	**100.0%**	**1,646**	**100.0%**
Median Household Income	**$63,901**		**$60,128**		**$58,629**		**$69,138**	

Note: Three non-student Census Tracts with the lowest incomes are highlighted.

Source: ESRI, Household Income Profile, 2017; Partners For Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-21. Educational Attainment, Persons Aged Over 25 by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
Educational Attainment	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than High School	150	9.3%	171	12.0%	121	6.3%	372	15.2%
High School Diploma or Equivalent	355	22.0%	388	27.2%	458	23.9%	764	31.2%
Some College No Degree	103	6.4%	104	7.3%	65	3.4%	44	1.8%
Associate Degree	3	0.2%	1	0.1%	6	0.3%	-	0.0%
Bachelor's Degree	10	0.6%	16	1.1%	56	2.9%	93	3.8%
Graduate/ Professional Degree	58	3.6%	47	3.3%	69	3.6%	76	3.1%
Total	**1,615**		**1,425**		**1,916**		**2,448**	
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than High School	393	11.6%	479	20.0%	136	3.7%	95	7.3%
High School Diploma or Equivalent	894	26.4%	705	29.4%	773	21.0%	357	14.6%
Some College No Degree	85	2.5%	338	14.1%	700	19.0%	135	5.5%
Associate Degree	3	0.1%	117	4.9%	158	4.3%	20	0.8%
Bachelor's Degree	68	2.0%	417	17.4%	954	25.9%	930	38.0%
Graduate/ Professional Degree	102	3.0%	340	14.2%	957	26.0%	827	33.8%
Total	**3,387**		**2,397**		**3,682**		**1,305**	
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than High School	30	1.1%	165	11.6%	105	5.5%	137	5.6%
High School Diploma or Equivalent	238	8.7%	343	24.1%	456	23.8%	191	7.8%
Some College No Degree	225	8.2%	181	12.7%	349	18.2%	323	13.2%
Associate Degree	52	1.9%	26	1.8%	109	5.7%	135	5.5%
Bachelor's Degree	759	27.7%	285	20.0%	477	24.9%	671	27.4%
Graduate/ Professional Degree	1,439	52.5%	425	29.8%	420	21.9%	987	40.3%
Total	**2,741**		**2,733**		**1,764**		**2,544**	

Note: Three Census Tracts with the lowest levels of educational attainment are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-22. Employed Population Aged 16 and Over by Industry by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
Industry	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Employed Residents by Industry								
Agriculture/Mining	6	0.4%	-	0.0%	-	0.0%	-	0.0%
Construction	24	1.5%	39	1.7%	88	5.2%	103	6.0%
Manufacturing	27	1.7%	53	2.3%	51	3.0%	108	6.3%
Wholesale Trade	27	1.7%	16	0.7%	34	2.0%	-	0.0%
Retail Trade	120	7.6%	196	8.5%	162	9.5%	158	9.2%
Transportation/Utilities	35	2.2%	28	1.2%	10	0.6%	22	1.3%
Information	70	4.4%	85	3.7%	44	2.6%	46	2.7%
Finance/Insurance/Real Estate	40	2.5%	53	2.3%	53	3.1%	34	2.0%
Services	1,125	71.0%	1,776	77.0%	1,187	69.8%	1,162	67.5%
Public Administration	111	7.0%	60	2.6%	75	4.4%	86	5.0%
Total	**1,584**	**100.0%**	**2,306**	**100.0%**	**1,701**	**100.2%**	**1,721**	**100.0%**
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
Industry	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture/Mining	10	0.4%	-	0.0%	11	0.4%	8	0.4%
Construction	98	4.1%	53	2.8%	116	4.1%	84	4.1%
Manufacturing	148	6.2%	31	1.6%	175	6.2%	127	6.2%
Wholesale Trade	5	0.2%	19	1.0%	6	0.2%	4	0.2%
Retail Trade	88	3.7%	288	15.1%	104	3.7%	76	3.7%
Transportation/Utilities	43	1.8%	8	0.4%	51	1.8%	37	1.8%
Information	83	3.5%	19	1.0%	99	3.5%	72	3.5%
Finance/Insurance/Real Estate	95	4.0%	21	1.1%	110	3.9%	80	3.9%
Services	1,740	73.0%	1,444	75.7%	2,061	73.1%	1,495	73.1%
Public Administration	74	3.1%	25	1.3%	87	3.1%	63	3.1%
Total	**2,383**	**100.0%**	**1,907**	**100.0%**	**2,820**	**100.0%**	**2,045**	**100.0%**
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
Industry	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Agriculture/Mining	10	0.5%	-	0.0%	27	1.6%	13	0.7%
Construction	52	3.3%	69	3.9%	185	10.9%	42	2.2%
Manufacturing	51	3.2%	42	2.4%	54	3.2%	30	1.6%
Wholesale Trade	-	0.0%	12	0.7%	100	5.9%	4	0.2%
Retail Trade	25	1.6%	148	8.4%	146	8.6%	116	6.1%
Transportation/Utilities	35	2.2%	5	0.3%	7	0.4%	55	2.9%
Information	13	0.8%	23	1.3%	20	1.2%	49	2.6%
Finance/Insurance/Real Estate	122	7.7%	81	4.6%	29	1.7%	114	6.0%
Services	1,212	76.5%	1,349	76.4%	1,092	64.2%	1,398	73.8%
Public Administration	67	4.2%	35	2.0%	39	2.3%	74	3.9%
Total	**1,971**	**100.0%**	**1,766**	**100.0%**	**1,434**	**100.0%**	**1,894**	**100.0%**

Note: Five Census Tracts with the highest level of construction and manufacturing industry workers are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-23. Employed Population Aged 16 and Over by Occupation by Census Tract, 2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
Industry/ Occupation	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Employed Residents by Occupation								
White Collar	1,095	69.1%	1,211	52.5%	1,043	61.3%	1,005	58.4%
Management, Business, Financial	192	12.1%	106	4.6%	174	10.2%	262	15.2%
Professional Services	686	43.3%	733	31.8%	546	32.1%	439	25.5%
Sales	51	3.2%	111	4.8%	133	7.8%	169	9.8%
Administrative Support	166	10.5%	258	11.2%	191	11.2%	136	7.9%
Services	310	19.6%	862	37.4%	480	28.2%	544	31.6%
Blue Collar	181	11.4%	233	10.1%	179	10.5%	172	10.0%
Farming, Forestry, Fishing	8	0.5%	-	0.0%	-	0.0%	-	0.0%
Construction, Extraction	40	2.5%	37	1.6%	117	6.9%	83	4.8%
Installation, Maintenance, Repair	(2)	-0.1%	76	3.3%	15	0.9%	28	1.6%
Production	86	5.4%	48	2.1%	12	0.7%	-	0.0%
Transportation, Material Moving	48	3.0%	71	3.1%	34	2.0%	64	3.7%
Total	**1,584**	**100.0%**	**2,306**	**100.0%**	**1,701**	**100.0%**	**1,721**	**100.0%**
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
Industry/ Occupation	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Collar	1,592	66.8%	1,037	54.4%	2,245	79.6%	1,472	72.0%
Management, Business, Financial	405	17.0%	164	8.6%	302	10.7%	186	9.1%
Professional Services	827	34.7%	454	23.8%	1,210	42.9%	973	47.6%
Sales	91	3.8%	202	10.6%	347	12.3%	164	8.0%
Administrative Support	269	11.3%	217	11.4%	384	13.6%	149	7.3%
Services	458	19.2%	677	35.5%	268	9.5%	333	16.3%
Blue Collar	334	14.0%	193	10.1%	307	10.9%	239	11.7%
Farming, Forestry, Fishing	-	0.0%	-	0.0%	-	0.0%	10	0.5%
Construction, Extraction	88	3.7%	57	3.0%	37	1.3%	-	0.0%
Installation, Maintenance, Repair	50	2.1%	13	0.7%	31	1.1%	12	0.6%
Production	57	2.4%	53	2.8%	79	2.8%	43	2.1%
Transportation, Material Moving	136	5.7%	69	3.6%	161	5.7%	176	8.6%
Total	**2,383**	**100.0%**	**1,907**	**100.0%**	**2,820**	**100.0%**	**2,045**	**100.0%**
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
Industry/ Occupation	Number	Percent	Number	Percent	Number	Percent	Number	Percent
White Collar	1,526	77.4%	1,136	64.3%	1,098	76.6%	1,528	80.7%
Management, Business, Financial	307	15.6%	300	17.0%	264	18.4%	379	20.0%
Professional Services	999	50.7%	570	32.3%	622	43.4%	958	50.6%
Sales	53	2.7%	64	3.6%	100	7.0%	114	6.0%
Administrative Support	164	8.3%	201	11.4%	110	7.7%	78	4.1%
Services	286	14.5%	528	29.9%	222	15.5%	278	14.7%
Blue Collar	160	8.1%	102	5.8%	113	7.9%	87	4.6%
Farming, Forestry, Fishing	12	0.6%	-	0.0%	14	1.0%	-	0.0%
Construction, Extraction	57	2.9%	48	2.7%	4	0.3%	34	1.8%
Installation, Maintenance, Repair	-	0.0%	5	0.3%	-	0.0%	-	0.0%
Production	41	2.1%	26	1.5%	50	3.5%	11	0.6%
Transportation, Material Moving	49	2.5%	25	1.4%	44	3.1%	42	2.2%
Total	**1,971**	**100.0%**	**1,766**	**100.0%**	**1,434**	**100.0%**	**1,894**	**100.0%**

Note: Three Census Tracts with the highest level of service and blue-collar workers are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-24. Households by Size by Census Tract, 2010								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Households by Size								
1 Person	287	24.9%	404	23.3%	415	37.2%	435	31.8%
2 People	463	40.2%	464	26.8%	339	30.4%	445	32.6%
3 People	226	19.6%	218	12.6%	185	16.6%	216	15.8%
4 People	114	9.9%	460	26.6%	116	10.4%	157	11.5%
5 People	43	3.7%	58	3.3%	39	3.5%	72	5.3%
6 People	12	1.0%	40	2.3%	15	1.3%	20	1.5%
7+ People	8	0.7%	88	5.1%	7	0.6%	22	1.6%
Total Households	**1,153**	**100.0%**	**1,732**	**100.0%**	1,116	**100.0%**	**1,367**	**100.0%**
Average Household Size (2017)	**2.37**		**3.01**		**2.22**		**2.39**	
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1 Person	765	40.0%	497	35.8%	645	31.9%	512	33.1%
2 People	650	34.0%	373	26.8%	723	35.7%	458	29.6%
3 People	256	13.4%	241	17.3%	314	15.5%	186	12.0%
4 People	153	8.0%	159	11.4%	201	9.9%	278	18.0%
5 People	48	2.5%	60	4.3%	82	4.0%	59	3.8%
6 People	26	1.4%	39	2.8%	32	1.6%	32	2.1%
7+ People	16	0.8%	21	1.5%	28	1.4%	21	1.4%
Total Households	**1,914**	**100.0%**	**1,390**	**100.0%**	2,025	**100.0%**	**1,546**	**100.0%**
Average Household Size (2017)	**2.07**		**2.37**		**2.31**		**2.47**	
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1 Person	576	35.7%	418	28.5%	355	34.8%	754	52.6%
2 People	550	34.1%	529	36.1%	353	34.6%	441	30.8%
3 People	212	13.1%	237	16.2%	142	13.9%	126	8.8%
4 People	186	11.5%	166	11.3%	115	11.3%	86	6.0%
5 People	68	4.2%	74	5.0%	37	3.6%	20	1.4%
6 People	12	0.7%	29	2.0%	10	1.0%	6	0.4%
7+ People	10	0.6%	14	1.0%	8	0.8%	1	0.1%
Total Households	**1,614**	**100.0%**	**1,467**	**100.0%**	**1,020**	**100.0%**	**1,434**	**100.0%**
Average Household Size (2017)	**2.22**		**2.42**		**2.23**		**1.75**	

Note: Three Census Tracts with the largest households are highlighted.
Source: 2010 U.S. Census; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-25. Households by Tenure by Census Tract, 2000-2017								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Tenure, 2000								
Owner	359	30.7%	201	14.0%	554	54.0%	461	38.0%
Renter	810	69.3%	1,236	86.0%	472	46.0%	753	62.0%
Tenure, 2010								
Owner	360	31.2%	216	12.5%	554	49.6%	581	42.5%
Renter	793	68.8%	1,516	87.5%	562	50.4%	786	57.5%
Tenure, 2017								
Owner	347	28.0%	221	11.7%	544	45.8%	591	38.0%
Renter	893	72.0%	1,675	88.3%	644	54.2%	963	62.0%
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Tenure, 2000								
Owner	804	46.8%	470	39.6%	914	48.9%	95	5.8%
Renter	913	53.2%	716	60.4%	954	51.1%	1,538	94.2%
Tenure, 2010								
Owner	977	51.0%	544	39.1%	1,033	51.0%	136	8.8%
Renter	937	49.0%	846	60.9%	992	49.0%	1,410	91.2%
Tenure, 2017								
Owner	1,032	47.2%	531	34.7%	1,027	46.6%	128	7.5%
Renter	1,156	52.8%	998	65.3%	1,176	53.4%	1,573	92.5%
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Tenure, 2000								
Owner	839	47.4%	940	62.1%	649	66.9%	606	45.5%
Renter	932	52.6%	574	37.9%	321	33.1%	727	54.5%
Tenure, 2010								
Owner	787	48.8%	894	60.9%	644	63.1%	591	41.2%
Renter	827	51.2%	573	39.1%	376	36.9%	843	58.8%
Tenure, 2017								
Owner	786	44.9%	925	60.5%	646	59.2%	614	37.3%
Renter	964	55.1%	604	39.5%	445	40.8%	1,032	62.7%

Note: Three non-student Census Tracts with the highest renter share are highlighted.
Source: ESRI, Community Profile, 2017; Partners for Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-26. Tenure by Age of Householder by Census Tract, 2010																
	Census Tract 2.01				Census Tract 2.02				Census Tract 3.02				Census Tract 4.01			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Age of Householder																
15 to 24 years	3	0.8%	312	39.3%	8	3.7%	1,047	69.1%	3	0.5%	56	10.0%	11	1.9%	91	11.6%
25 to 34 years	29	8.1%	267	33.7%	38	17.6%	234	15.4%	75	13.5%	192	34.2%	123	21.2%	232	29.5%
35 to 44 years	69	19.2%	69	8.7%	28	13.0%	65	4.3%	96	17.3%	101	18.0%	110	19.0%	128	16.3%
45 to 54 years	93	25.8%	69	8.7%	27	12.5%	80	5.3%	127	22.9%	96	17.1%	113	19.5%	153	19.4%
55 to 64 years	61	16.9%	45	5.7%	45	20.8%	53	3.5%	124	22.4%	63	11.2%	106	18.3%	106	13.5%
65 to 74 years	44	12.2%	21	2.6%	25	11.6%	19	1.3%	70	12.6%	27	4.8%	61	10.5%	49	6.2%
75 to 84 years	46	12.8%	7	0.9%	36	16.7%	12	0.8%	38	6.9%	22	3.9%	39	6.7%	21	2.7%
85 years and over	15	4.2%	3	0.4%	9	4.2%	6	0.4%	21	3.8%	5	0.9%	17	2.9%	7	0.9%
Total	**360**	**100.0%**	**793**	**100.0%**	**216**	**100.0%**	**1,516**	**100.0%**	**554**	**100.0%**	**562**	**100.0%**	**580**	**100.0%**	**787**	**100.0%**
	Census Tract 4.02				Census Tract 5.01				Census Tract 5.02				Census Tract 6.0			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24 years	17	1.7%	82	8.8%	7	1.3%	107	12.6%	12	1.2%	129	13.0%	20	14.8%	843	59.7%
25 to 34 years	179	18.3%	299	31.9%	117	21.5%	299	35.3%	205	19.8%	406	40.9%	31	23.0%	392	27.8%
35 to 44 years	205	21.0%	175	18.7%	78	14.3%	141	16.7%	167	16.2%	174	17.5%	8	5.9%	83	5.9%
45 to 54 years	178	18.2%	171	18.3%	124	22.8%	138	16.3%	168	16.3%	140	14.1%	19	14.1%	49	3.5%
55 to 64 years	173	17.7%	120	12.8%	122	22.4%	102	12.1%	195	18.9%	91	9.2%	27	20.0%	31	2.2%
65 to 74 years	118	12.1%	60	6.4%	55	10.1%	35	4.1%	143	13.8%	36	3.6%	15	11.1%	8	0.6%
75 to 84 years	81	8.3%	19	2.0%	32	5.9%	17	2.0%	101	9.8%	13	1.3%	11	8.1%	4	0.3%
85 years and over	27	2.8%	10	1.1%	9	1.7%	7	0.8%	42	4.1%	3	0.3%	4	3.0%	1	0.1%
Total	**978**	**100.0%**	**936**	**100.0%**	**544**	**100.0%**	**846**	**100.0%**	**1,033**	**100.0%**	**992**	**100.0%**	**135**	**100.0%**	**1,411**	**100.0%**
	Census Tract 7.0				Census Tract 8.0				Census Tract 9.0				Census Tract 10.0			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
15 to 24 years	6	0.8%	361	43.7%	-	0.0%	55	9.6%	2	0.3%	41	10.9%	2	0.3%	102	12.1%
25 to 34 years	43	5.5%	270	32.6%	49	5.5%	163	28.4%	71	11.0%	119	31.6%	46	7.8%	325	38.5%
35 to 44 years	116	14.7%	62	7.5%	107	12.0%	128	22.3%	114	17.7%	82	21.8%	98	16.6%	117	13.9%
45 to 54 years	161	20.5%	63	7.6%	167	18.7%	120	20.9%	116	18.0%	66	17.6%	110	18.6%	75	8.9%
55 to 64 years	194	24.7%	43	5.2%	213	23.8%	67	11.7%	141	21.9%	39	10.4%	139	23.6%	87	10.3%
65 to 74 years	146	18.6%	15	1.8%	166	18.6%	26	4.5%	86	13.4%	14	3.7%	102	17.3%	63	7.5%
75 to 84 years	83	10.5%	5	0.6%	135	15.1%	7	1.2%	86	13.4%	9	2.4%	56	9.5%	55	6.5%
85 years and over	38	4.8%	8	1.0%	57	6.4%	7	1.2%	28	4.3%	6	1.6%	37	6.3%	20	2.4%
Total	**787**	**100.0%**	**827**	**100.0%**	**894**	**100.0%**	**573**	**100.0%**	**644**	**100.0%**	**376**	**100.0%**	**590**	**100.0%**	**844**	**100.0%**

Note: Three non-student Census Tracts with the youngest renter householders are highlighted.
Source: ESRI, 2010 U.S. Census Profile, 2017; Partners For Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-27. Housing Units by Year Built by Census Tract, 2015								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Year Built								
2010 or later	27	2.1%	12	0.7%	-	0.0%	24	1.5%
2000 to 2009	67	5.3%	164	9.8%	119	9.4%	198	12.5%
1990 to 1999	212	16.7%	398	23.7%	37	2.9%	114	7.2%
1980 to 1989	92	7.2%	147	8.8%	167	13.2%	141	8.9%
1970 to 1979	203	16.0%	215	12.8%	122	9.6%	173	11.0%
1960 to 1969	194	15.3%	99	5.9%	212	16.7%	69	4.4%
1950 to 1959	304	23.9%	123	7.3%	326	25.7%	301	19.1%
1940 to 1949	18	1.4%	66	3.9%	64	5.0%	150	9.5%
1939 or Earlier	153	12.0%	455	27.1%	221	17.4%	408	25.9%
Total	**1,270**	**100.0%**	**1,679**	**100.0%**	**1,268**	**100.0%**	1,578	**100.0%**
Median Year Built	**1968**		**1974**		**1961**		**1958**	
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 or later	31	1.4%	673	39.2%	29	1.3%	20	1.5%
2000 to 2009	295	12.8%	456	26.5%	247	10.7%	105	8.1%
1990 to 1999	298	13.0%	174	10.1%	72	3.1%	151	11.6%
1980 to 1989	96	4.2%	61	3.6%	206	9.0%	276	21.2%
1970 to 1979	208	9.1%	121	7.0%	327	14.2%	251	19.3%
1960 to 1969	279	12.2%	167	9.7%	613	26.7%	146	11.2%
1950 to 1959	417	18.2%	29	1.7%	420	18.3%	147	11.3%
1940 to 1949	195	8.5%	37	2.2%	142	6.2%	84	6.5%
1939 or Earlier	477	20.8%	-	0.0%	243	10.6%	119	9.2%
Total	**2,296**	**100.0%**	**1,718**	**100.0%**	**2,299**	**100.0%**	1,299	**100.0%**
Median Year Built	**1962**		**1975**		**1943**		**1977**	
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
2010 or later	114	6.4%	-	0.0%	-	0.0%	47	2.6%
2000 to 2009	-	0.0%	-	0.0%	151	13.0%	175	9.8%
1990 to 1999	90	5.0%	234	14.3%	105	9.0%	120	6.7%
1980 to 1989	108	6.1%	177	10.8%	111	9.5%	209	11.7%
1970 to 1979	221	12.4%	291	17.8%	122	10.5%	144	8.0%
1960 to 1969	171	9.6%	426	26.1%	266	22.9%	161	9.0%
1950 to 1959	350	19.6%	392	24.0%	297	25.5%	194	10.8%
1940 to 1949	373	20.9%	15	0.9%	85	7.3%	126	7.0%
1939 or Earlier	356	20.0%	97	5.9%	27	2.3%	615	34.3%
Total	**1,783**	**100.0%**	**1,632**	**100.0%**	**1,164**	**100.0%**	1,791	**100.0%**
Median Year Built	**1955**		**1967**		**1967**		**1960**	

Note: Three Census Tracts with oldest housing stock are highlighted.

Source: ESRI, Housing ACS Summary, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-28. Housing Units by Number of Units in Structure by Census Tract, 2015								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Units in Structure								
1, Detached	686	54.0%	486	28.9%	823	64.9%	938	59.0%
1, Attached	108	8.5%	78	4.6%	151	11.9%	109	6.9%
2	71	5.6%	112	6.7%	158	12.5%	77	4.8%
3 to 4	38	3.0%	92	5.5%	-	0.0%	57	3.6%
5 to 9	160	12.6%	279	16.6%	-	0.0%	202	12.7%
10 to 19	133	10.5%	280	16.7%	86	6.8%	41	2.6%
20 to 49	42	3.3%	199	11.9%	50	3.9%	11	0.7%
50 or more	6	0.5%	153	9.1%	-	0.0%	87	5.5%
Mobile Home	26	2.0%	-	0.0%	-	0.0%	67	4.2%
Total	**1,270**	**100.0%**	**1,679**	**100.0%**	**1,268**	**100.0%**	**1,589**	**100.0%**
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1, Detached	1,277	55.6%	673	39.2%	1,615	70.2%	161	12.1%
1, Attached	252	11.0%	456	26.5%	344	15.0%	40	3.0%
2	298	13.0%	174	10.1%	285	12.4%	211	15.9%
3 to 4	30	1.3%	61	3.6%	19	0.8%	45	3.4%
5 to 9	90	3.9%	121	7.0%	12	0.5%	237	17.9%
10 to 19	111	4.8%	167	9.7%	-	0.0%	329	24.8%
20 to 49	166	7.2%	29	1.7%	11	0.5%	191	14.4%
50 or more	-	0.0%	37	2.2%	-	0.0%	113	8.5%
Mobile Home	72	3.1%	-	0.0%	-	0.0%	-	0.0%
Total	**2,296**	**100.0%**	**1,718**	**100.0%**	**2,299**	**100.0%**	**1,327**	**100.0%**
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
1, Detached	1,063	59.3%	996	61.0%	841	72.3%	682	36.8%
1, Attached	72	4.0%	127	7.8%	117	10.1%	112	6.0%
2	59	3.3%	85	5.2%	155	13.3%	113	6.1%
3 to 4	69	3.9%	8	0.5%	10	0.9%	123	6.6%
5 to 9	144	8.0%	56	3.4%	34	2.9%	143	7.7%
10 to 19	175	9.8%	186	11.4%	-	0.0%	180	9.7%
20 to 49	94	5.2%	141	8.6%	7	0.6%	217	11.7%
50 or more	108	6.0%	33	2.0%	-	0.0%	282	15.2%
Mobile Home	8	0.4%	-	0.0%	-	0.0%	-	0.0%
Total	**1,792**	**100.0%**	**1,632**	**100.0%**	**1,164**	**100.0%**	**1,852**	**100.0%**

Note: Three Census Tracts with most single-family detached housing units are highlighted.
Source: ESRI, Housing ACS Summary, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-29. Rental Units by Gross Rent by Census Tract, 2011-2015								
	Census Tract 2.01		Census Tract 2.02		Census Tract 3.02		Census Tract 4.01	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Gross Rent								
Less than $500	73	9.7%	132	12.5%	56	10.4%	321	43.2%
$500 to $749	91	12.1%	282	26.8%	169	31.4%	136	18.3%
$750 to $999	203	27.0%	311	29.5%	142	26.4%	63	8.5%
$1,000 to $1,249	188	25.0%	95	9.0%	95	17.7%	130	17.5%
$1,250 to $1,399	68	9.1%	67	6.4%	38	7.1%	35	4.7%
$1,500 to $1,999	60	8.0%	78	7.4%	-	0.0%	23	3.1%
$2,000 or more	44	5.9%	76	7.2%	15	2.8%	-	0.0%
No cash rent	24	3.2%	13	1.2%	23	4.3%	35	4.7%
Total	**751**	**100.0%**	**1,054**	**100.0%**	**538**	**100.0%**	**743**	**100.0%**
Median Contract Rent	**$996**		**$830**		**$861**		**$621**	
	Census Tract 4.02		Census Tract 5.01		Census Tract 5.02		Census Tract 6.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than $500	76	7.1%	149	16.4%	17	1.8%	12	1.2%
$500 to $749	397	37.0%	312	34.4%	254	26.6%	148	15.4%
$750 to $999	216	20.1%	220	24.2%	335	35.1%	400	41.6%
$1,000 to $1,249	183	17.1%	162	17.8%	105	11.0%	174	18.1%
$1,250 to $1,399	70	6.5%	38	4.2%	88	9.2%	94	9.8%
$1,500 to $1,999	-	0.0%	27	3.0%	69	7.2%	98	10.2%
$2,000 or more	17	1.6%	-	0.0%	41	4.3%	35	3.6%
No cash rent	113	10.5%	-	0.0%	46	4.8%	-	0.0%
Total	**1,072**	**100.0%**	**908**	**100.0%**	**955**	**100.0%**	961	**100.0%**
Median Contract Rent	**$763**		**$748**		**$913**		**$971**	
	Census Tract 7.0		Census Tract 8.0		Census Tract 9.0		Census Tract 10.0	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than $500	38	4.6%	32	4.4%	-	0.0%	155	17.1%
$500 to $749	239	28.9%	173	23.8%	52	14.5%	103	11.4%
$750 to $999	269	32.6%	333	45.7%	131	36.6%	209	23.0%
$1,000 to $1,249	131	15.9%	70	9.6%	62	17.3%	310	34.2%
$1,250 to $1,399	67	8.1%	51	7.0%	51	14.2%	60	6.6%
$1,500 to $1,999	69	8.4%	11	1.5%	52	14.5%	58	6.4%
$2,000 or more	5	0.6%	53	7.3%	-	0.0%	12	1.3%
No cash rent	8	1.0%	5	0.7%	10	2.8%	-	0.0%
Total	**826**	**100.0%**	**728**	**100.0%**	**358**	**100.0%**	907	**100.0%**
Median Contract Rent	**$873**		**$822**		**$931**		**$991**	

Note: Three Census Tracts with the lowest median contract rents are highlighted. These rents include the effects of Housing Choice Vouchers and public housing subsidies.
Source: ESRI, Housing ACS Summary, 2017; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-30. Households by Cost Burden by Census Tract, 2011-2015																
	Census Tract 2.01				Census Tract 2.02				Census Tract 3.02				Census Tract 4.01			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Housing Costs as a Share of Income																
Less than 20%	239	55.7%	137	17.9%	151	57.4%	93	8.0%	351	60.1%	256	44.0%	361	55.8%	208	24.7%
20% to 29%	126	29.4%	148	19.3%	47	17.9%	115	9.9%	157	26.9%	127	21.8%	45	7.0%	107	12.7%
30% or higher	64	14.9%	474	61.8%	65	24.7%	803	69.0%	76	13.0%	199	34.2%	241	37.2%	481	57.1%
Not computed	-	0.0%	8	1.0%	-	0.0%	152	13.1%	-	0.0%	-	0.0%	-	0.0%	46	5.5%
Total	**429**	**100.0%**	**767**	**100.0%**	**263**	**100.0%**	**1,163**	**100.0%**	**584**	**100.0%**	**582**	**100.0%**	**647**	**100.0%**	**842**	**100.0%**
	Census Tract 4.02				Census Tract 5.01				Census Tract 5.02				Census Tract 6.0			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20%	683	62.9%	371	34.0%	242	56.1%	182	17.3%	625	51.4%	407	42.8%	45	54.2%	75	6.9%
20% to 29%	108	10.0%	305	28.0%	71	16.5%	269	25.5%	268	22.1%	304	32.0%	10	12.0%	175	16.1%
30% or higher	285	26.3%	415	38.0%	108	25.1%	577	54.7%	322	26.5%	204	21.5%	28	33.7%	676	62.0%
Not computed	9	0.8%	-	0.0%	10	2.3%	27	2.6%	-	0.0%	35	3.7%	-	0.0%	164	15.0%
Total	**1,085**	**100.0%**	**1,091**	**100.0%**	**431**	**100.0%**	**1,055**	**100.0%**	**1,215**	**100.0%**	**950**	**100.0%**	**83**	**100.0%**	**1,090**	**100.0%**
	Census Tract 7.0				Census Tract 8.0				Census Tract 9.0				Census Tract 10.0			
	Owner		Renter		Owner		Renter		Owner		Renter		Owner		Renter	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than 20%	446	65.6%	301	33.3%	452	59.7%	211	29.3%	388	57.0%	73	21.5%	374	51.7%	298	33.2%
20% to 29%	118	17.4%	93	10.3%	131	17.3%	134	18.6%	124	18.2%	188	55.3%	213	29.4%	233	25.9%
30% or higher	108	15.9%	473	52.3%	174	23.0%	313	43.5%	169	24.8%	79	23.2%	129	17.8%	367	40.9%
Not computed	8	1.2%	37	4.1%	-	0.0%	61	8.5%	-	0.0%	-	0.0%	8	1.1%	-	0.0%
Total	**680**	**100.0%**	**904**	**100.0%**	**757**	**100.0%**	**719**	**100.0%**	**681**	**100.0%**	**340**	**100.0%**	**724**	**100.0%**	**898**	**100.0%**

Note: Three non-student Census Tracts with the highest renter cost burdens are highlighted.
Source:ESRI, 2010 U.S. Census Profile, 2017; Partners For Economic Solutions, 2017.

Table A-31. Housing Units by Number of Units in Structure, 2015				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Units in Structure				
1, Detached	10,241	51.5%	65,084	65.6%
1, Attached	1,966	9.9%	7,550	7.6%
2	1,798	9.0%	2,841	2.9%
3 to 4	552	2.8%	1,970	2.0%
5 to 9	1,478	7.4%	3,623	3.7%
10 to 19	1,688	8.5%	5,753	5.8%
20 to 49	1,158	5.8%	3,037	3.1%
50 or more	819	4.1%	2,696	2.7%
Mobile Home	173	0.9%	6,628	6.7%
Other	13	0.1%	64	0.1%
Total	**19,886**	**100.0%**	**99,246**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI American Community Survey (ACS); Partners For Economic Solutions, 2017.

Table A-32. Housing Units by Year Built, 2015				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Year Built				
2010 or later	361	1.8%	2,765	2.8%
2000 to 2009	1,690	8.5%	17,064	17.2%
1990 to 1999	2,122	10.7%	21,352	21.5%
1980 to 1989	1,954	9.8%	15,548	15.7%
1970 to 1979	2,518	12.7%	14,366	14.5%
1960 to 1969	2,821	14.2%	8,973	9.0%
1950 to 1959	3,497	17.6%	6,614	6.7%
1940 to 1949	1,358	6.8%	3,302	3.3%
1939 or Earlier	3,565	17.9%	9,262	9.3%
Total	**19,886**	**100.0%**	99,246	**100.0%**
Median Year Built	**1966**		**1985**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.
Source: ESRI American Community Survey (ACS); Partners For Economic Solutions, 2017.

Table A-33. Housing by Tenure and Vacancy Status, 2017				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Owner-Occupied Units	7,389	35.3%	57,441	54.8%
Renter-Occupied Units	12,126	58.0%	34,148	32.6%
Vacant Units	1,405	6.7%	13,258	12.6%
Total Units	**20,920**	**100.0%**	**104,847**	**100.0%**

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.

Vacancies include units held for occasional or seasonal occupancy.

Source: ESRI, Housing Profile, 2017; Partners For Economic Solutions, 2017.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-34. Competitive Multi-Family Rental Properties, Charlottesville							
Project/Address	Number of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate
City Walk Apartments	175	1 Bedroom	$1,185 - $1,415	597 - 853	$1.66 - $1.98	2014	99%
1111 E Water Street	126	2 Bedrooms	$1,645 - $1,730	1,134 - 1,231	$1.41 - $1.45		
Charlottesville, VA 22902	**301**						
Wertland Square	24	2 Bedrooms	$1,909 - $2,474	887 - 947	$2.15 - $2.61	2007	100%
216 14th Street	26	4 Bedrooms	$3,210 - $3,579	1,365 - 1,460	$2.36 - $2.45		
Charlottesville, VA 22903	**50**						
Beacon on 5th	31	Efficiency	$1,299 - $1,399	675	$2.00	2017	69%
100 Dalton Lane	31	1 Bedroom	$1,504	881	$1.71		
Charlottesville, VA 22903	60	2 Bedrooms	$1,699 - $2,159	1,150 - 1,713	$1.26 - $1.48		
	120	3 Bedrooms	$2,199 - $2,324	1,222 - 1,733	$1.34 - $1.61		
	242						
Carriage Hill Apartments	34	1 Bedroom	$1,123 - $1,273	831 - 954	$1.33 - $1.35	2000	99%
825 Beverley Drive	101	2 Bedrooms	$1,368 - $1,693	1,142 - 1,533	$1.10 - $1.27		
Charlottesville, VA 22911	36	3 Bedrooms	$1,655 - $1,655	1,627 -	$1.02		
	171						
Jefferson Commons	21	4 Bedrooms	$2,864 - $2,864	1,200 - 1,577	$1.82 - $2.39	2008	100%
1620 Jefferson Park Avenue	**21**						
Charlottesville, VA 22903							
Avemore	160	1 Bedroom	$862 - $1,289	581 - 1,061	$1.16 - $1.76	2005	97%
1540 Avemore Lane	75	2 Bedrooms	$1,273 - $1,698	1,209 - 1,610	$1.01 - $1.06		
Charlottesville, VA 22911	45	3 Bedrooms	$1,466 - $1,620	1,479 - 1,655	$0.98 - $0.98		
	280						
Lakeside	110	1 Bedroom	$1,095 - $1,260	754	$1.45 - $1.67	1995	100%
200 Lake Club Court	187	2 Bedrooms	$1,285 - $1,485	1,040	$1.24 - $1.43		
Charlottesville, VA 22902	51	3 Bedrooms	$1,500 - $1,605	1,220	$1.27 - $1.32		
	348						

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-34. Competitive Multi-Family Rental Properties, Charlottesville (Continued)							
Project/Address	Number of Units	Floor Plans	Rental Rates	Square Feet	Rent per Sq. Ft.	Opening Date	Occupancy Rate
University Heights	104	1 Bedroom	$855 - $930	513 - 710	$1.31 - $1.67	1973	100%
250 Colonnade Drive	160	2 Bedrooms	$970 - $1,340	700 - 1,142	$1.20 - $1.45		
Charlottesville, VA 22903	81	3 Bedrooms	$1,540 - $1,590	1,187 - 1,496	$1.06 - $1.30		
	81	4 Bedrooms	$1,620 - $1,750	1,337 - 1,696	$1.03 - $1.21		
	426						
Ivy Gardens	231	1 Bedroom	$975 - $1,018	600 - 800	$1.27 - $1.46	1979	100%
100 Ivy Drive	209	2 Bedrooms	$1,140 - $1,245	900 - 1,100	$1.13 - $1.27		
Charlottesville, VA 22903	**440**						
Huntington Village-SHI	43	2 Bedrooms	$1,093 - $1,600	1,000 - 1,710	$1.16 - $1.25	1979	99%
133 Harvest Drive	22	3 Bedrooms	$1,550 - $1,600	1,810 - 1,200	$0.86 - $1.33		
Charlottesville, VA 22903	**65**						
Jefferson Ridge Apartments	104	1 Bedroom	$1,099 - $1,299	877 - 1,116	$1.16 - $1.25	2004	97%
810 Catalpa Court	104	2 Bedrooms	$1,375 - $1,385	1,360 - 1,381	$0.99 - $1.01		
Charlottesville, VA 22903	26	3 Bedrooms	$1,675	1,601	$1.05		
	234						
The Woodlands I	71	2 Bedrooms	$1,380 - $1,420	1,120 - 1,150	$1.12 - $1.12	2007	95%
1720 Treetop Drive	78	3 Bedrooms	$1,640 - $1,685	1,369 - 1,569	$0.91 - $1.00		
Charlottesville, VA 22903	149						
The Woodlands II	72	2 Bedrooms	$1,380 - $1,410	1,120 - 1,150	$1.12 - $1.13	2018	85%
1720 Treetop Drive	78	3 Bedrooms	$1,640 - $1,685	1,369 - 1,595	$0.97 - $1.10		
Charlottesville, VA 22903	**150**						

Sources: Axiometrics, 2018; Partners for Economic Solutions, 2018.

Table A-35. Units, Occupancy Rates and Average Rents in Competitive Apartment Buildings, 2005-2017			
Year	Number of Units	Average Rents	Occupancy Rate
2012	2,184	$1,172	98.5%
2013	2,184	$1,169	98.3%
2014	2,485	$1,208	92.2%
2015	2,485	$1,242	99.3%
2016	2,485	$1,265	99.2%
2017	2,877	$1,384	95.1%

Note: Includes units in the competitive apartment buildings shown on the accompanying map.
Source: Axiometrics, 2018; Partners for Economic Solutions, 2018.

Table A-36. Charlottesville Public Housing Developments, 2018			
Development/Address	Number of Units		Year Built
Westhaven	20	1-Bedroom Units	1965
802 Hardy Dr	35	2-Bedroom Units	
Charlottesville, VA 22903	49	3-Bedroom Units	
	15	4-Bedroom Units	
	7	5-Bedroom Units	
	126	**Total Units**	
Crescent Halls	98	1-Bedroom Units	1976
500 First St S	7	2-Bedroom Units	
Charlottesville, VA 22902	**105**	**Total Units**	
South First Street	1	1-Bedroom Units	1979
900-1000 S First St	17	2-Bedroom Units	
Charlottesville, VA 22902	14	3-Bedroom Units	
	18	4-Bedroom Units	
	8	5-Bedroom Units	
	58	**Total Units**	
Riverside	16	3-Bedroom Units	1980
309-323 Riverside Ave	**16**	**Total Units**	
Charlottesville, VA 22902			
Madison Avenue	18	2-Bedroom Units	1980
1609-1625 Madison Ave	**18**	**Total Units**	
Charlottesville, VA 22902			
Michie Drive	12	2-Bedroom Units	1980
2021-2025 Michie Drive	11	3-Bedroom Units	
Charlottesville, VA 22902	**23**	**Total Units**	
Sixth Street	25	3-Bedroom Units	1980
707-713 Sixth St, SE	**25**	**Total Units**	
Charlottesville, VA 22902			
Scattered Sites	3	3-Bedroom Units	1991
	3	**Total Units**	

Table A-36. Charlottesville Public Housing Developments, 2018			
Development/Address	Number of Units		Year Built
Scattered Sites	2	3-Bedroom Units	1994
	2	**Total Units**	
City Total	119	1-Bedroom Units	
	89	2-Bedroom Units	
	120	3-Bedroom Units	
	33	4-Bedroom Units	
	15	5-Bedroom Units	
	376	**Total Units**	
	19	Handicapped Units	
Source: Charlottesville Redevelopment and Housing Authority; Partners for Economic Solutions, 2018.			

Table A-37. Public Housing Resident Rents by Family Size, 2018					
Family Size	Number	Rent Range			Median Rent
1 person	149	$35	-	$780	$217
2 persons	54	$35	-	$995	$252
3 persons	60	$35	-	$1,283	$205
4 persons	32	$35	-	$784	$141
5 persons	17	$35	-	$797	$281
6 persons	13	$0		$1,289	$199
7 persons	4	$35		$833	$312
8 persons	1	$821	-	$821	$821
Total	**330**	**$0**	**-**	**$1,289**	**$217**
Source: Charlottesville Redevelopment and Housing Authority, 2018; Partners for Economic Solutions, 2018.					

Table A-38. Charlottesville Low-Income Housing Tax Credit-Funded Developments, 2018			
Development/Address	Number of Units		Yeaar Placed in Service
1316 Early St	6	3-Bedroom Units	1988
Charlottesville, VA 22902	6	Total Units	
	6	Total Low-Income Units	
Hearthwood Apts	41	Studios	1997
2111 Michie Dr	39	1-Bedroom Units	
Charlottesville, VA 22901	100	2-Bedroom Units	
	20	3-Bedroom Units	
	200	Total Units	
	200	Total Low-Income Units	
221 Ninth St SW	1	3-Bedroom Units	1994
Charlottesville, VA 22903	1	Total Units	
	1	Total Low-Income Units	
Friendship Court	80	2-Bedroom Units	2004
418 Garrett St	54	3-Bedroom Units	
Charlottesville, VA 22902	16	4-Bedroom Units	
	150	Total Units	
	150	Total Low-Income Units	
Mews on Little High Street	40	Total Units	2008
1111 Little High St	39	Total Low-Income Units	
Charlottesville, VA 22902			
Virnita Court	16	Total Units	2008
800 Rose Hill Dr	9	Total Low-Income Units	
Charlottesville, VA 22903			
Monticello Vista	20	Studios	2010
1400 Monticello Rd	16	1-Bedroom Units	
Charlottesville, VA 22902	8	2-Bedroom Units	
	6	3-Bedroom Units	
	50	Total Units	
	50	Total Low-Income Units	
Short 18th St	12	3-Bedroom Units	2012
1412 Short 18th St	12	Total Units	
Charlottesville, VA 22902	12	Total Low-Income Units	

Table A-38. Charlottesville Low-Income Housing Tax Credit-Funded Developments, 2018 (Continued)

Development/Address	Number of Units		Yeaar Placed in Service
Crossings at Fourth & Preston	60	Studios	2012
401 Fourth St NW	60	Total Units	
Charlottesville, VA 22903	60	Total Low-Income Units	
Blue Ridge Commons	202	Total Units	2014
746 Prospect Ave	167	Total Low-Income Units	
Charlottesville, VA 22903			
Timberlake Place	27	Total Units	2014
1512 E Market St	26	Total Low-Income Units	
Charlottesville, VA 22902			
City Total	**121**	**Studios**	
	55	**1-Bedroom Units**	
	188	**2-Bedroom Units**	
	93	**3-Bedroom Units**	
	16	**4-Bedroom Units**	
	300	**No Bedroom Information**	
	764	**Total Units**	
	720	**Total Low-Income Units**	

Source: U.S. Department of Housing and Urban Development, HUDUser.org, 2018; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-39. Owner-Occupied Housing Units by Estimated Value, 2017				
	Charlottesville		Metro Area[1]	
	Number	Percent	Number	Percent
Home Value				
<$50,000	147	2.0%	2,350	4.1%
$50,000-$99,999	103	1.4%	2,612	4.5%
$100,000-$149,999	517	7.0%	4,511	7.9%
$150,000-$199,999	697	9.4%	6,792	11.8%
$200,000-$249,999	1,105	15.0%	6,959	12.1%
$250,000-$299,999	1,087	14.7%	6,679	11.6%
$300,000-$399,999	1,590	21.6%	9,100	15.8%
$400,000-$499,999	817	11.1%	6,084	10.6%
$500,000-$749,999	685	9.3%	6,405	11.2%
$750,000-$999,999	416	5.6%	3,203	5.6%
$1,000,000+	214	2.9%	2,735	4.8%
Total	**7,378**	**100.0%**	**57,430**	**100.0%**
Median Value	**$302,075**		**$291,106**	

Note: [1]Metro area includes Charlottesville and Albemarle, Fluvanna, Greene and Nelson counties.

Source: ESRI Housing Profile, 2018; Partners For Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-40. Median Purchase Price of Homes Sold by Size, Charlottesville, 2017								
	Median Sales Price by Home Type							
	Single-Family		Townhouse		Duplex		Condo	
	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.
Sales Prices								
1 Bedroom	$253,000	$355	NA	NA	NA	NA	$187,500	$236
2 Bedrooms	$250,000	$244	$150,000	$141	$207,250	$175	$230,500	$234
3 Bedrooms	$299,100	$230	$250,000	$173	$139,850	$166	$254,500	$206
4 Bedrooms	$359,000	$228	$287,500	$163	$295,000	$166	$800,000	NA
5+ Bedrooms	$542,500	$238	NA	NA	$250,000	$130	NA	NA
Median	**$310,000**	**$234**	**$246,700**	**$163**	**$259,800**	**$159**	**$222,375**	**$233**
Units Sold								
1 Bedroom	5		0		0		30	
2 Bedrooms	90		5		2		55	
3 Bedrooms	258		47		3		16	
4 Bedrooms	83		10		19		1	
5+ Bedrooms	26		0		15		0	
Total	**462**		**62**		**39**		**102**	

Source: Home Junction, 2017; Partners for Economic Solutions, 2018.

Table A-41. Median Purchase Price of Homes Sold, Charlottesville, 2013-2017								
	Median Sales Price by Home Type							
	Single-Family		Townhouse		Duplex		Condo	
Year	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.	Total	Per Sq. Ft.
Median Sales Prices								
2013	$250,000	$132	$223,000	$133	$195,250	$115	$189,000	$227
2014	$270,000	$198	$204,900	$147	$247,875	$137	$195,000	$222
2015	$285,000	$206	$213,313	$154	$244,000	$152	$166,000	$203
2016	$280,000	$212	$245,000	$153	$259,000	$159	$232,500	$232
2017	$310,000	$234	$246,700	$163	$259,800	$159	$222,375	$233
Units Sold								
2013	455		85		34		94	
2014	451		57		26		71	
2015	449		66		33		97	
2016	526		85		36		98	
2017	462		62		39		102	

Source: Home Junction, 2017; Partners for Economic Solutions, 2018.

Table A-42. Applicants on the CRHA Waiting Lists for Housing Choice Vouchers and/or Public Housing, July 2017						
		Housing Choice Vouchers	Crescent Halls	Public Housing	Total	
Income Level	Percent of AMI				Number	Percent
Extremely Low Income	<30%	1,183	16	354	1,553	83.2%
Very Low Income	30.0% - 49.9%	184	1	82	267	14.3%
Low Income	50.0% - 79.9%	32	1	10	43	2.3%
Unknown		3	-	-	3	0.2%
Total		**1,402**	**18**	**446**	**1,866**	**100.0%**

Source: Charlottesville Redevelopment and Housing Authority, 2017; Charlottesville Neighborhood Development Services, 2017.

Table A-43. Applicants on the CRHA Waiting Lists for Housing Choice Vouchers and/or Public Housing by Household Size, July 2017					
	Housing Choice Vouchers	Crescent Halls	Public Housing	Total Units	
Household Size				Number	Percent
1 person	740	18	212	970	52.0%
2 people	247	-	37	284	15.2%
3 people	195	-	102	297	15.9%
4 people	120	-	47	167	8.9%
5 people	64	-	29	93	5.0%
6 people	20	-	11	31	1.7%
7 people	14	-	4	18	1.0%
8-9 people	2	-	4	6	0.3%
Total	**1,402**	**18**	**446**	**1,866**	**100.0%**

Source: Charlottesville Redevelopment and Housing Authority, 2017; Charlottesville Neighborhood Development Services, 2017.

Table A-44. Population and Household Projections, 2017-2040		
	Number	Percent
Population		
2017	47,754	
2020	52,800	
2030	54,600	
2040	55,500	
2017-2040 Change	7,746	16.2%
Households		
2017	19,515	
2020	21,600	
2030	22,200	
2040	22,600	
2017-2040 Change	3,085	15.8%

Source: The Weldon Cooper Center for Public Service; Partners for Economic Solutions, 2018.

FBCI Form-Based Codes Institute
a program of Smart Growth America

PES Partners for Economic Solutions

Table A-45. Projected Charlottesville Households by Cost Burden, 2040						
	Cost Burden[2]		Severe Cost Burden		Total	
Household Income Level	Number	Percent	Number	Percent	Number	Percent
Renter Households						
<30% of AMI	3,020	70.0%	2,890	67.0%	4,310	29.5%
>30% to 50% of AMI	1,280	73.0%	700	40.0%	1,750	12.0%
>50% to 80% of AMI	1,190	52.0%	230	10.0%	2,280	15.6%
>80% to 100% of AMI	430	32.0%	30	2.0%	1,330	9.1%
>100% of AMI	250	5.0%	-	0.0%	4,930	33.8%
Total Renters	**6,170**	**42.3%**	**3,850**	**26.4%**	**14,600**	**100.0%**
Owner Households						
<30% of AMI	310	70.0%	190	43.0%	440	5.5%
>30% to 50% of AMI	310	60.0%	140	28.0%	510	6.4%
>50% to 80% of AMI	450	37.0%	170	14.0%	1,220	15.3%
>80% to 100% of AMI	360	40.0%	60	7.0%	910	11.4%
>100% of AMI	490	10.0%	50	1.0%	4,920	61.5%
Total Owners	**1,920**	**24.0%**	**610**	**7.6%**	**8,000**	**100.0%**

Note:[1] Cost burden is the ratio of housing costs to household income. For owners- housing cost is "select monthly owner costs": mortgage payment; utilities; association fees; insurance; and real estate taxes. For renters- housing cost is gross rent (contract rent plus utilities).

[2]AMI is Area Median Family Income as estimated by the U.S. Department of Housing and Urban Development.

[4]Severe cost burden indicates the household is spending 50 percent or more of its income for gross housing costs.

[4]Other cost burden indicates the household is spending 30 percent or more of its income for gross housing costs.

Source: Partners for Economic Solutions, 2018.

1152 15th Street, Suite 450
Washington, DC 20005
202-868-4103

www.formbasedcodes.org
www.smartgrowthamerica.org

349 Cedar Street, NW
Washington, DC 20012
www.PEConsult.com